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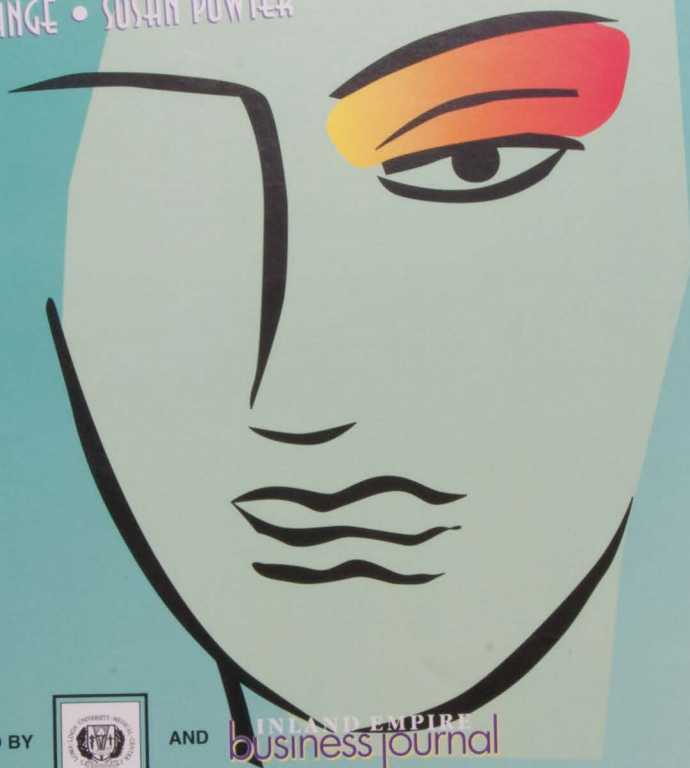
INLAND EMPIRE business journal

VOLUME 9, NUMBER 10

\$2.00 OCTOBER 1997

WOMEN & BUSINESS EXPO 1997

DEBBIE REYNOLDS • DR. JOYCE BROTHERS
KELLY LANGE • SUSAN POWTER



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INLAND EMPIRE
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INLAND EMPIRE business journal

VOLUME 9, NUMBER 10

OCTOBER 1997

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AT DEADLINE

Blighted Area Sinks into Abyss

Like the lost city of Atlantis, part of the city of San Bernardino might soon be underwater.

San Bernardino's roads and sidewalks have buckled from underground moisture that has caused the soil to settle. The San Bernardino Valley Municipal Water District's efforts to lower the underground water levels have been unsuccessful — largely due to protests from water agencies.

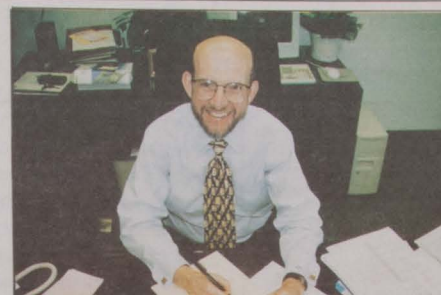
But a 120-acre lake in the middle of San Bernardino just might be the answer, according to officials. The lake would lower ground water levels and eliminate a blighted section of the city. The lake would also play a role in treating plumes of toxic industrial chemicals that contaminate the ground water.

To store the water, however, approximately 1,000 homes would be wiped out.

Municipal Water District board vice president Patrick Milligan said that eliminating the blighted area would "bring a renaissance to the city." Funding for the project would cost up to \$400 million.

According to officials, homeowners affected by the new lake will be given fair prices for their property and help with relocation.

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Ontario City Manager Greg Devereaux looks up from his desk.

Mathew Padilla/The Journal

To Be or Not to Be, City Manager

If he had gotten a break, Greg Devereaux might not be the city manager of Ontario. Instead, he might be the next "Batman" or replace Harrison Ford in the sequel to "Air Force One."

But things don't always work out the way people plan. At West Virginia University, Devereaux studied theater and played countless character roles.

He loved every minute of it, though his appearance — five foot seven with a thin frame and mature face — often confined him to older parts. He immersed himself in every character, whether it was a judge in "The Crucible" or Mark Antony in "Julius Caesar."

"If you took the time, you got

to live a whole other life," Devereaux said. "It really gave you a broader understanding of humankind."

But in professional theater and Hollywood there is no shortage of older actors to play older roles, so Devereaux said it would be difficult to find work. He decided to pursue a career in civic government instead.

He left his home state of West Virginia for Long Beach in 1982, taking a job for the city.

He worked his way up to city manager of Fontana and started with Ontario in late September. He is excited by Ontario's economic

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Route 66: The Concert that Wasn't

by Joe Lyons

The Route 66 Rendezvous was a raging success again this year. It put San Bernardino on the map and now competes with Reno's Hot August Nights as a national classic car event.

And all of that was accomplished on a budget of \$400,000 and the help of volunteers who get

paid in T-shirts and sunburns.

Back in '92, they even had a concert, just like in Reno. Now defunct K-Hits radio brought Jan & Dean, with the Turtles, to Fiscallini Field for a Saturday night show after the Rendezvous events were over.

This year, the concert idea,

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CLOSE-UP



Beverly Griffin D'Errico \$2.00

Terminal Raises Old Conflict

by Rebecca Jo James

It was "home" to World War II pilots back in the 1940s before it became a rendezvous for international travelers. Now, it's in the middle of another war.

Standing sentinel next to the construction that will signal its demise, the Ontario International Airport will surrender its 2.5 million passengers to its "big brother" — the 550,000-square-foot Ontario International Airport, slated to open in 1999.

What will happen to the old terminal has been under scrutiny by the Los Angeles Board of Airports Commissioners. They have ordered ONT officials to field proposals for the use of the old terminal.

Maria Tesoro, ONT spokesperson, said the newly formed cargo committee will play an integral part in the decision making.

"The committee is taking a look at all facilities at the airport and will have recommendations and suggestions as to what the current facility can be utilized for," Tesoro said.

ONT Public Affairs Manager Dennis Watson said that several options have been considered but not finalized. One option would be to restructure the facility into a cargo building.

"You need a place for trucks to off-load cargo and take on cargo coming off airplanes," Watson said.

With the United Parcel Service hub in close proximity, other cargo carriers, such as Federal Express and Airborne, might consider vying for the 70,000-square-foot complex. But officials say none of the cargo carriers has spoken up.

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ABOUT THE COVER

Over the last three decades, women have fought for and won ground in business, politics, the armed forces, sports and even Hollywood. In the Inland Empire, women such as Candace Hunter Wiest, the president of Inland Empire National Bank, are showing that successful leadership in business, or in any field, is not a result of a person's sex but of a person's character. *The Inland Empire Business Journal* is proud to salute the achievements of women and to sponsor its seventh annual Women & Business Expo at the Riverside Convention Center Friday, October 17. The Expo is dedicated to the enhancement of women's personal growth and business opportunities in the Inland Empire. This year's keynote speakers are actress Debbie Reynolds, Dr. Joyce Brothers, news anchor Kelly Lange and fitness enthusiast Susan Powter. This issue of *The Journal* contains a special supplement that highlights female leaders in the Inland Empire and contains articles that discuss issues of relevance to women in business. The special section begins on page 15.

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tors, superfast lines and experienced CyberChauffeurs as tour guides.

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DocuWorld97 will take place October 16 at the Sheraton Hotel in Long Beach. For more information, check out the Web site "www.docuworld.com" or call (888) DocuWorld.

Assault Victims Find Solace at Loma Linda

by Rebecca Jo James

The emergency room can be a traumatic experience — bright lights, doctors shouting out orders, and gurneys being rushed through the hallways. Then add, on top of all this, confusion and inner turmoil over having been molested.

The Loma Linda University Medical Center staff is offering an alternative to what could be a difficult time.

The Sexual Assault Response Team (SART) is now in place, and Darlene Bradley, clinical director for emergency and express care services, said they not only collect forensic evidence but offer total care for the victim.

"We will use the protocols designed by the Criminal Justice System to meet their needs in collecting evidence," Bradley said. "But we will also offer a complete and comprehensive service at the victim's first visit."

This comprehensive service will include, if needed, a tetanus shot, treatment for sexually transmitted diseases, and emergency services if the patient was injured during the assault.

Although it is not yet estimated how much income this new service will bring to the medical center, Bradley said it was done more to fill a need for the community.

"We are known for providing excellent services to the community, and we wanted this to be one of them," she said. "There was definitely a need to have this organized at a local site, and we wanted to provide it."

The SART program has garnered the attention of a multitude of agencies. During a recent instructional seminar held for one week in August, more than 18 people attended, representing law enforcement, district attorneys, trauma specialists, social services and nurses.

"We have a very functional team put together," Bradley said. "We have the equipment and a staff that is organized and trained."

So far, Bradley's team has notified the law enforcement agencies of this new 24-hour SART program. Soon, she said, they will promote community-based programs to get the word out to the community.

Kaiser Proposes Commerce Center Next to Speedway

Kaiser Ventures Incorporated announced plans to make the city of Fontana a beacon for tractor-trailer rigs. Kaiser — the same company that produced the California Speedway — proposes to erect a 405-acre truck and train center just east of Ontario, next to the Speedway at the former Kaiser Steel plant site.

At the heart of the proposed Kaiser Commerce Center will be a transfer point between trains and tractor-trailer rigs. A 1,300-space truck stop — potentially one of the largest in the United States — is also proposed. The property is located in an unincorporated area between Fontana and Ontario.

Kaiser Senior Vice President Lee Redmond said the project would create thousands of jobs.

"And it certainly will improve the looks of the neighborhood," he said.

If the county approves the project, then most of the former Kaiser Steel Plant site, about 1,000 acres, will have been redeveloped. The California Speedway — which opened this summer — occupies 550 of those acres.

Redmond said he is confident that Kaiser will reach an agreement with Burlington Northern Santa Fe and Union Pacific railroads. Both railroads used to serve the former steel giant.

Kaiser hopes to have all necessary land-use permits approved by the beginning of next year and the project operational by fall 1998, Redmond said.

QUOTES

In matters of style, swim with the current. In matters of principle, stand like a rock.

Take Your Time—not mine.

It ain't braggin' if you can do it.

Tip—Thomas Jefferson Middle—Jefferson Middle—Robert Hall Bottom—Clay Dean

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EDITORIAL

San Bernardino Needs a New Lake

The idea to tear up some of the north blocks of the city of San Bernardino and fill them in with water and a park is one of the best suggestions that city has had. True, there is already one lake in downtown San Bernardino — Secomb Lake Park.

But that only proves the value of the proposal. It's a natural setting in an urban environment. And the new lake would replace what is today called low income housing but used to be called "the slums."

That area is a blighted section of San Bernardino that is reported to be infested with crack houses and boarded up crash pads, mostly belonging to absentee owners who have forgotten about their old homes.

Of course, the residents of the area aren't happy with the idea of being forced to move. But most of the population there has moved on or shouldn't be there in the first place.

The same problem came up in Spokane, Washington, 25 years ago when they tore up the downtown wino-infested rail yards to build the World's Fair and then turned that into a park.

And in Tacoma they built a world class, acoustically perfect arena entirely out of wood. Construction workers tore down slums to do it, but the rewards to the

community have been invaluable.

In Seattle's North End, Green Lake has become a beehive of activity with joggers and rollerbladers, and property values in that district have gone through the roof.

Another important point is that there are technical reasons for San Bernardino's lake, as well. Over the years, the city has experienced flooding, and city roads and sidewalks have buckled as underground moisture causes the soil to settle.

The water problems have been caused by high ground water under the city.

Then too, remember that this would not be the first man-made lake in the area. Big Bear was created as a reservoir for Redlands when the dam was built many years ago, and a new giant resort reservoir is currently under construction in Riverside County. Then there are also Lake Mathews and Lake Perris as well.

The city should go ahead and tear down the boarded up, unlivable housing before it all goes up in flames, dig a hole, fill in the lake and build up fresh around it. It's an improvement that is desperately needed.

Besides, as one anonymous observer said recently, "There's a lot of downtown San Bernardino that would look better underwater."

COMMENTARY

No Time for Retreat

by Norm Hansen

Workers' compensation insurance fraud is still making headlines in California. But, unlike a few years ago, the news isn't all bad.

Legislative reforms, law enforcement officials, regulatory agencies and insurance carriers have collectively shut down some of the most blatant fraudulent operations. There have been thousands of suspected fraud referrals and hundreds of arrests since the inception of workers' compensation anti-fraud legislation.

Additionally, concerted public education programs have made employees, employers and medical/legal providers aware of the stiffened penalties for fraud.

Consequently, the workers compensation system is no longer derided as California's "number one job killer," as in the early '90s. As an executive vice president of State Compensation Insurance Fund, I can verify that focused workers' compensation anti-fraud programs have curtailed some of the worst system abuses and contributed to a resurgence in California's economy.

However, California's businesses and consumers should not believe the battle won — despite the headlines and the more than \$100 million that employers, insurance carriers and law enforcement agencies have spent on anti-fraud programs since the early '90s.

Indeed, warns Los Angeles County Deputy District Attorney Edward Feldman, California may be plunged into another workers' compensation insurance fraud "crisis" if we reduce the resources now dedicated to the battle.

Why? The factors are myriad and complex, but one is the advent in 1995 of the "open rating" system, a watershed event that dramatically decreased workers' compensation premiums an estimated \$4 billion statewide from the previous year. The huge premium decrease and corresponding enormous competitive pressure to cut costs has prompted many insurance carriers to "pretty much gut their . . . anti-fraud efforts," Feldman contends.

This cost cutting extends to reduction and/or elimination of carriers' legally-required Special Investigation Units (SIUs), which, along with dis-

trict attorneys and the Department of Insurance (DOI), play a vital role in fighting employee, employer and medical/legal fraud.

Consequently, law enforcement officials now believe that some cases of suspected abuse and/or outright fraud are not being thoroughly investigated. Moreover, one official estimated last year that of California's 290 licensed workers' compensation carriers, there are "at most [only] 12 insurance companies that have a legitimate presence in fighting fraud."

And a survey last year by the Los Angeles County District Attorney's Office of 10 carriers in Los Angeles County, which historically receives more than 50 percent of all fraud referrals statewide, revealed that two carriers represented more than 80 percent of the documented fraud referrals. One of the two carriers was State Fund.

While anti-fraud resources have decreased, the sophistication and subtlety of workers' compensation fraud has increased. And the face of fraud is ever changing.

For example, some of the Byzantine schemes long employed in health care — including billing for services, procedures and supplies that are never provided or misrepresentations of services billed — have penetrated the workers' compensation system.

Last year, Governor Pete Wilson proclaimed that the "workers' compensation turn around symbolizes our determination to create opportunity for California's business and employers." The governor said reform of the workers' compensation system was a "priority."

Fighting fraud must remain a priority. If not, California's workers' compensation system could again be corrupted by excessive costs and higher employer rates.

Adequate resources and funding, education and a renewed commitment from the system's stakeholders — including business, labor, law enforcement and carriers — will ensure that workers' compensation insurance fraud does not spawn another "crisis" in California.

Norm Hansen is an executive vice president of State Compensation Insurance Fund, which is California's largest workers' compensation carrier and insures nearly half of all California businesses.

PRO

THE ISSUE: Does there need to be more than one?

The city of Ontario denied funding to its Hispanic Chamber of Commerce. That action provokes the question, is it socially wise and efficient to have a city chamber and one or more ethnic chambers of commerce?

Why a Hispanic Chamber of Commerce

by Cecilia Larios

Why not? After all, Hispanic businesses grew 72 percent versus the 26 percent growth rate among all U.S. companies, and 32 percent of all Hispanic businesses are located in California. The Hispanic purchasing power in California alone exceeds \$112 billion (\$350 billion nationwide). The Inland Empire is home to almost 1 million Hispanics. **Why not?**

Just as other segments of the population — attorneys, peace officers, doctors, etc. — have recognized that there exist unique concerns linked to their ethnicity or their constituency and have formed the Mexican American Bar Association, the Latino Peace Officers Association, the California Hispanic American Medical Association, etc., Hispanic businesses recognized years ago the need to address issues like technical assistance, access to capital, procurement opportunities, positive image, etc., from the perspective of a minority entrepreneur.

"Hispanic chambers of commerce exist to promote Hispanic business and economic development and to contribute to the overall economic well-being of the communities in which they operate," said Roy Nuñez, director and CEO of the Institute for Organizational Training and Development.

Although Hispanic chambers are constantly accused of "dividing the community," we believe that our organizations actually strengthen it by creating awareness and providing advocacy, by fostering collaborative efforts, and by becoming active contributors towards the resolution of the needs and concerns faced by Hispanic and minority-owned businesses.

Hispanic chambers and their members, in keeping with traditional cultural values, also participate in social issues that impact their communities. Hence, you will see Hispanic chambers organizing

scholarship fund-raisers, serving as role models in high schools and colleges, underwriting cultural events like Cinco de Mayo and Fiestas Patrias celebrations, etc.

The Perris Valley Hispanic Chamber of Commerce, in which I have the honor of serving as president, is now offering job services every Tuesday to those job seekers in our community who for different reasons — transportation, scheduling, child care, etc. — find it difficult to go to the EDD offices in Riverside, Hemet or Temecula.

Do we believe that this furthers our goals as a chamber of commerce? Absolutely! Businesses are sustained by the purchasing power of the residents in their area. Paychecks provide that power. Hopefully, customer loyalty will also increase as residents find out which businesses are helping to fund this and other programs that benefit the community as a whole.

Are all our members Hispanic? No. And I for one am very proud of the fact that some "mainstream" businesses and corporations are supporting our efforts. Hopefully, they recognize that the politics of exclusion hurt everyone, but mostly I believe they do it because it makes "cents." Dollars and cents. According to John Gamboa (Greenlining Institute), by the year 2030, more than 45 percent of Americans between 18 and 45 years of age (our working force) will be non-white. In California, over half of those will be Latino. That's a lot of "spending money." Most likely, it will be spent in those businesses that take the time to understand us.

Efforts to research and learn who we are, create outreach and inclusion programs and encourage our participation in the economic, political and social future of this nation should be embraced, whether they take the form of a Hispanic chamber or any other organization as long as it promotes a greater fellowship among all people.

CON

City Chambers: Do We Really Need Two of Them?

by David Munoz Jr.

The Inland Empire is rich with more than 900,000 Latinos who add \$10 billion to the local economy. Statistics also indicate that the Inland Empire is home to more than 43,000 Hispanic-owned businesses, which places the Inland Empire as the fifth largest metropolitan area in the United States with Hispanic-owned businesses.

While the number of Hispanic-owned businesses has been increasing and adding to the local economy, many have not felt welcomed by city and area chambers of commerce or by the many business organizations in our region. Many have not been invited to participate in local board directorships. When city development issues have arisen, historically many city chambers have given a deaf ear to the needs of Hispanic businesses.

In 1956 a dramatic change took place in the Inland Empire. A group of Mexican business owners from San Bernardino decided it was time for them to join together and form the Mexican Chamber of Commerce. As Hispanic demographics changed, the group evolved into the Inland Empire (San Bernardino) Hispanic Chamber of Commerce.

As Hispanic businesses and communities grew during the '80s and '90s, other Hispanic businesses experienced the same lack of interest from their area business groups. The result of this unresponsiveness has been the formation of Hispanic chambers serving the areas of Pomona, Ontario, Fontana, San Bernardino, the High Desert, Corona, Riverside, Moreno Valley, Perris and the Coachella Valley. These 10 chambers also network together as the Inland Empire Hispanic Chambers Association.

As we move into the 21st century the question remains, "Do we still need two chambers in every major city and region in the Inland

Empire?" This question is definitely one which, depending on what side of the table you're on, may cause division and ill feelings. I will begin to answer the question by stating that the Inland Empire still needs a local organization which stimulates and advocates the economic needs of Hispanic-owned and Hispanic-focused businesses.

Some business leaders may question the above statement with remarks as, "What does ethnicity have to do with business? Business is business and money only comes in one color, green." While many agree with the above sentiment, any business person with sound judgment will realize that this is not the world we live in. Preferences, while not stated, have always been felt. Look into current city chambers or business groups. How many Hispanics are currently on their directorship boards? With more than 43,000 Hispanic businesses in the Inland Empire and every major city in this region reporting a 30 to 40 percent Hispanic population, is it really difficult to include Hispanics in city chambers and business organizations?

The above response does not mean that two chambers per city are necessarily a good thing. Cities having two chambers have at times suffered from divided membership participation, overlapping calendars and, more importantly, lack of shared vision or support in economic growth.

With \$10 billion in purchasing power, the Inland Empire Hispanic economic community must develop and implement "regional" programs that will economically enhance the lives of Hispanics and surrounding communities. Results can be magnified via the integration of Hispanic chambers into one organization. One organization will

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Photo on Page 3, upper right by Rebecca Jo James

CLOSE - UP

Family and Fate Forge a Visionary

by Rebecca Jo James

She's petite in stature but hefty in spirit. Her eyes seem to sparkle whenever she speaks, and her smile lights up her whole face.

Beverly Griffin D'Errico's history and character have intermingled to form a visionary woman who is making a difference in the Inland Empire today and wants to tackle the rest of the world tomorrow.

Today, she is the guiding force behind the successful Pomona Inland Valley Micro Enterprise Loan Fund.

As executive director, D'Errico started off as a one-woman show, talking up the program with local businesses, banks and schools. The position didn't come with much prestige, but it did come with a lot of hard work.

"There were times when I thought that I couldn't make it," D'Errico said. "There's no additional money for extra staff."

With the help of a part-time intern and a full-time assistant, D'Errico started the program that assists hopeful entrepreneurs apply for loans after they complete a 10-week training course given at California State Polytechnic University, Pomona.

"Micro credit means targeting the poorest people, based on their character and who they are as individuals," D'Errico said. "Then we give them the opportunity to start their own small business by giving them access to training and credit."

Helping people who are less privileged has been a constant desire with D'Errico, who embraced that philosophy when she was 11 years old.

Born in Texas, D'Errico moved with her family to California when she was five. Her father, an air force pilot, transferred and settled at March Air Force Base.

"He'd bring stories back to the dinner table that made a very large impact on me about how lucky we were," she said. "He painted some pretty graphic pictures about what he saw while in underprivileged

countries. That really stuck with me."

While her father gave her a global outlook on life, D'Errico's mother taught her the practical side.

"She always told us to first take care of ourselves, then we can take care of others. But don't give the store away," D'Errico said.

When her father was killed off the coast of Santa Barbara, 12-year-old D'Errico became withdrawn.

"They didn't find the plane, my father or the two other men with him," she recalled. "That really threw me for a loop."

Her mother remarried, and the family moved to Santa Maria. Attending parochial schools, D'Errico became more shy and withdrawn. While she was in her teens, her family moved a couple of times until they settled in Rubidoux, where she graduated from Rubidoux High School in 1963.

She attended a Riverside college briefly before she was "talked into" marrying a "very ambitious young man." He was 20 years old, and she was 18.

"I really wasn't ready," she said. "But there was a lot of turmoil going on with the Vietnam War, and the only way people were coming back was in body bags. We didn't want that to happen to him."

She put college on hold and attended to the needs of their only son. Not surprisingly, D'Errico instilled the same global perspective and compassion in her son that was deeply embedded in her.

"We ended up raising a baby bird until it was ready to return to nature. I was — and still am — very proud of him," she smiled.

When her marriage ended in the '70s, D'Errico remained single for about seven years. To make ends meet, she took on a variety of jobs.

Always wanting to continue her education, she worked college back into her schedule — pursuing a liberal arts degree — and tried her hand at acting.



Rebecca Jo James/The Journal
Beverly Griffin D'Errico believes in representing those people who do not have a voice in government.

"I found that acting was fun and seriously considered it as a career," she explained. "But, in retrospect, it was instrumental in helping me to break out of my shell."

It also got her introduced to her second husband, whom she married in 1983.

Graduating with a liberal arts degree from Moorepark College in 1985, D'Errico went into the public relations field. But that job was cut short when she fell and suffered a back injury — an injury that still keeps her sitting in a "saddle" to support her back.

D'Errico remained unemployed and in pain for a long time. Although being unemployed had its low moments, she used the time to find inner strength. Pulling herself out of despair, she got involved in a community activist group, Responsibility for Ending Starvation Using Legislation and Trim-tapping (RESULTS).

"We found that 54,000 children were dying every day from malnutrition and disease," D'Errico said. "A vaccine, costing as little as \$5 per child, would represent an incredibly small amount of money to spend on children to save their lives."

She became a group leader in RESULTS. Her interest and enthusiasm propelled her into manage-

ment, where she became a partner and regional coordinator.

Soon, D'Errico was approached by Sam Harris, who after meeting Dr. Mohammed Yunus — founder of the Grameen Bank in Bangladesh — spoke with her about the micro enterprise loan program.

"I immediately became interested in the project because it helped to focus on getting women more literate and help them to control their destiny," D'Errico said.

Together they "got the word out" nationwide and soon raised the level of awareness about the loan program. This publicity helped to open doors in Congress.

"We're known as the 'white-hat lobbyists,'" D'Errico laughed, "because we're the good guys. We know how to make more efficient use of limited dollars."

In her second year as executive director for the micro enterprise loan program, D'Errico says it's tenacity and perseverance that has kept her focused on making the program a success.

Although in her heart she hasn't yet come full circle to the 11-year-old girl who wanted to end worldwide hunger, she feels she's come pretty close. D'Errico said once she has the program fully up and operational, she might pass the torch on to someone else and continue her dream of being involved on a more global level, which could mean going to Washington, D.C.

But right now she's not concerned with the future. D'Errico said she believes in the "synchronicity of life — the rhythm and the flow — understanding that what I'm doing right now is what I am meant to do."

So, for now, she's rolled up her sleeves and has dug herself deep into the program that promises to help people in the Inland Empire.

"I feel very good about what we have been able to accomplish," she said. "This has started locally, but I see a vision of it becoming an Inland Valley project — and much more."

CORPORATE PROFILE

Entrepreneur Stakes Family's Future on Telecommunications

by Mathew Padilla

In Chinese, the same word is used for crisis and opportunity. Ricardo Rubalcava agrees.

He was fired from AT&T in 1986 as part of the company's national downsizing to stay competitive a year after the break up of Pacific Telephone.

With a wife, two children (plus one on the way) and a stack of bills, Rubalcava said, "I did not have the opportunity to dwell."

And he saw a window of opportunity open.

The phone companies left after the break up targeted major corporations, leaving the mom-and-pop businesses out in the cold, Rubalcava said. He wanted to start a business to target those companies.

"Why not? Their money is as green as anybody else's," he said.

But thousands of workers that were fired by Pacific Telephone were already serving that target market, Rubalcava said. That meant he was a year behind the competition.

And he needed to pay the bills, so he got a job working on the phone systems of Paramount Studios and Warner Brothers. Opportunity knocked when Rubalcava realized Warner was facing a labor shortage of phone technicians.

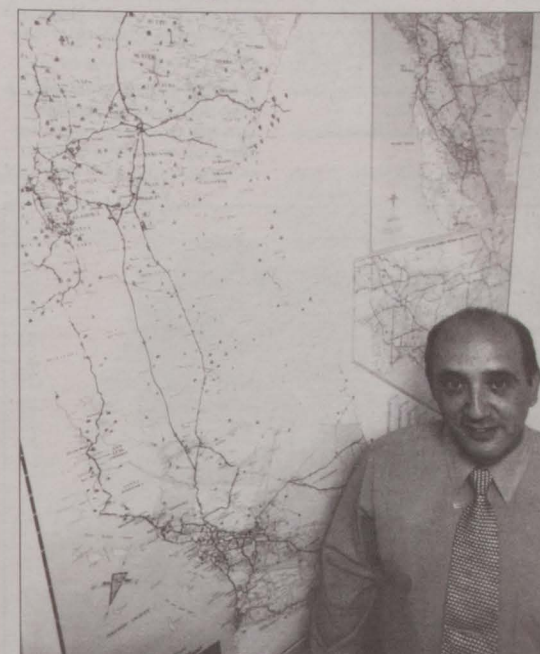
He convinced Warner to let him find technicians for the firm. Thinking ahead, he had received his contractor's license about a month after he was laid off.

New Age Communications was born.

Now based in Rancho Cucamonga, New Age Communications — which incorporated last year as New Age Information Systems Inc. — primarily serves clients in California.

And the firm has grown over the last decade. Now the company employs 30 and grossed \$3 million last year. The Rancho office supports a handful of full-time staff; technicians spend most of their time in the field.

Rubalcava admits he did not achieve success on his own; his wife, Eva, and the U.S. Small Business



Mathew Padilla/The Journal



Top: New Age Communications owner Ricardo Rubalcava stands before a map of California in his Rancho Cucamonga office. Although the company serves clients out-of-state, California is its primary market.

Left: Ricardo Rubalcava and his wife, Eva, pose in their office.

for a small percentage of total revenue.

All in the family

From the beginning, New Age was about family. For starters, it was necessary to feed the family. But more than that it was a team effort.

Eva worked late into the night helping her husband fill out invoices when the company started out. Now she comes into the office two or three times a week to help out however she is needed.

And the next generation is joining the team. Ricardo lives in Fontana and has five children, and the two eldest work for him.

But they don't start out as VPs. The Rubalcavas believe in hard work and learning to appreciate what you have because you earned it.

Daughter Vanessa Rubalcava, 18, is working in the office learning all the aspects of the business.

"I think they work me harder than anyone here," she said.

Her older brother, Ricardo Jr., 19, is a lead technician, working on federal installation projects of local area network cables.

And Eva's brother, Mike Moreno, manages the books, handles contract negotiations and manages the office.

Ricardo Rubalcava said he is glad that his children have chosen to learn the family business.

"It teaches the kids that you don't have to work for somebody," he said. "You make your opportunities."

The future

The SBA's 8(a) program lasts for 10 years, and New Age Communications has five more to go. To prepare for an eventual break with the SBA and to take the next step in development, Rubalcava plans to hire a sales and marketing representative.

The goal is to obtain more commercial business and not rely as heavily on government contracts. But the owner does not want to get ahead of himself by hiring an entire sales force and then having to make layoffs. He plans to take one step at a time.

"We are very conservative," Rubalcava said. "This is all new to me."

Administration (SBA) helped a little.

He went to the SBA for help about six years ago, after hearing about it from his mother-in-law. New Age became part of the Section 8(a) program, which was created to help small companies owned and operated by socially and economically disadvantaged persons.

Affiliation with the SBA program has helped New Age Communications obtain clients, especially government institutions, Rubalcava said. Such clients include March Air Force Base and the General Service

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HMOs AND PPOs ENROLLMENT GUIDE

Open Enrollment: What Is It?

Questions asked by Rebecca Jo James

It's that time again. No, not tax time — it's time for open enrollment. But what does this time mean for business owners and their employees?

The following interview with Jim Whitmer, senior staff consultant with The Employers Group, an association of 5,000 employers in the state, helps to lift the veil of mystery about this important time.

Q. What does "open enrollment" mean?

A. Open enrollment is a time of year — usually annually — when the employee is given the option of continuing, stopping or changing the type of medical coverage offered by his or her employer.

Q. Does it apply to all insurance agencies?

A. No, it would be applicable to busi-

nesses that offer choices of benefit plans. For example, if the business offers more than one HMO [Health Maintenance Organization] or an HMO and an indemnity program.

Q. What is the difference between an HMO and an indemnity program?

A. An HMO is a managed care arrangement where the employee is required to use a predetermined list of doctors and

medical providers (or hospitals). An indemnity program allows the employee to choose his own doctor and medical facility.

Q. How is the insurance paid?

A. The employer pays a premium at the beginning of the month to the insurance company which provides the employee's benefits. That amount is paid every month, whether the employee has used the insurance or not.

Q. How does the employee pay for the insurance?

A. Usually through a co-pay for services rendered. In other words, \$5 for pharmacy prescriptions or a minimum charge for a doctor's visit. Sometimes, the employer passes on part of the premium charge to the employee and that is paid through a payroll deduction.

Q. Is the employee required to take a physical during open enrollment?

A. No.

Q. Why would an employee want to change insurance plans?

A. Maybe there were changes in the employee's lifestyle — perhaps he or she got married and wanted the dependents covered. Also, if a person was retiring and the insurance company he uses only provides coverage where he lives. What if he wants to travel after retiring? He'll need to change his insurance to cover him wherever he goes. Another reason for changing plans is the employee might have signed up for a co-payment of \$10 and has the option to change it to \$5. However, this could cause the employee to pay more of a monthly premium.

Q. How does open enrollment affect the employer financially?

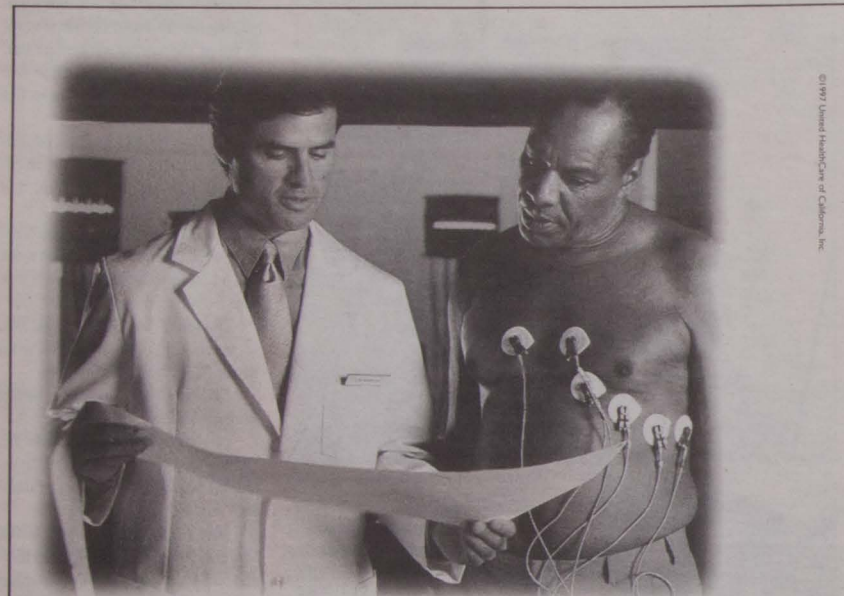
A. During open enrollment, the insurance company has the right to increase their premiums.

Q. Does it cost the employer more to sign up an employee for medical benefits any other time than during open enrollment?

A. Many times an employee cannot be signed up for medical benefits until open enrollment is offered.

Q. When did open enrollment become mandated?

A. Open enrollment was never mandatory for the indemnity plan. When HMOs took on national recognition in the early '70s, Ted Kennedy sponsored a bill stipulating that employers had to give the employees a chance to make a decision about their health care.



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HMOs AND PPOs ENROLLMENT GUIDE

Choosing the Right HMO and Keeping Your Employees Happy

by Rebecca Jo James

In the style of the advertisements that ask, "Got milk?" today's job seekers are looking at businesses and asking, "Got benefits?"

In order to maintain that competitive edge to capture and keep quality employees, business owners are getting creative with their selection of Health Maintenance Organizations (HMO). The following are tips that could make the selection less painful.

Pick more than one:

Employees want choice, so select more than one HMO to offer employees.

Keep employees informed:

Make sure employees know when the open enrollment is coming up. Encourage them to discuss their health options with family members or a human resource manager.

Judge report cards with a

keen eye: Don't just go with the satisfactory or favorable reports. Statistically, those reports come from people who are basically healthy. Talk to employees who have been seriously ill.

Be aware of hidden costs:

When insurance companies offer "free" gym memberships, remember you are paying for them — somehow.

Watch out for the sales pitch:

When a sales person says their insurance company is accredited by the National Committee for Quality Assurance, understand that the NCQA is not a government-controlled agency and the accreditation is not a guarantee for quality.

Don't let cost control the deal:

If a premium costs more, it could offer more benefits. Compare carefully.

Exam the examiners: Contact

the doctors on the HMO plan selected and find out if they are signing up with the plan next year. That is a clear indication if they're happy with it.

Review the HMO's referral

system: Does it take an act of Congress to get a referral or are they attained in a timely manner?

How available is the doctor? If

it takes a week before the patient can

see the doctor, that is too long.

How are doctors paid? In some plans, doctors are paid by volume. Some get bonuses for cutting costs. Ask yourself, is this at the cost of good service to your employees?

What is covered? Are normal maladies excluded from coverage?

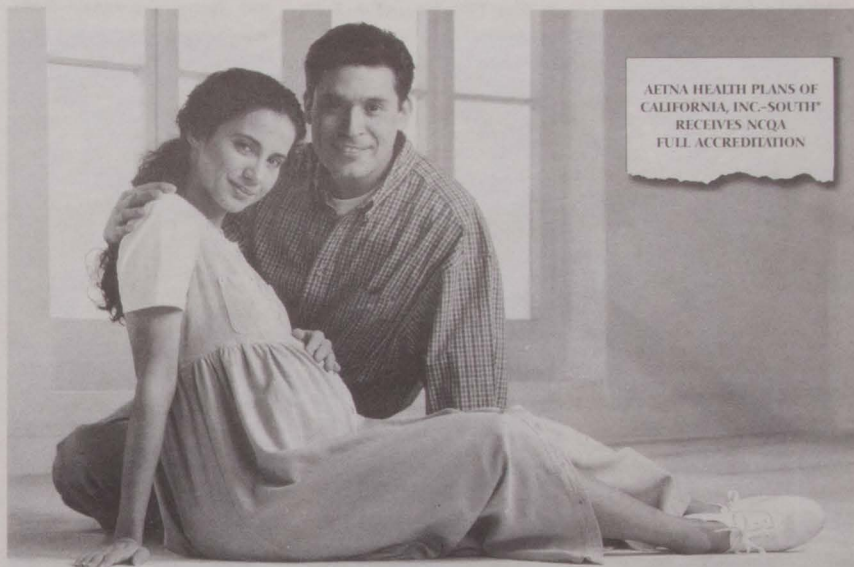
Will this be worthwhile for a "typical" employee?

What is excluded? Research what "pre-existing conditions" really means. Some plans refuse to cover emergencies.

How long is the wait for test approvals? An efficient HMO

should have a three-day turn-around time.

What about customer service? Calls answered in 30 seconds doesn't necessarily mean those callers are being satisfied. Feeling rushed during a medical crisis is a prescription for more crisis.



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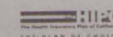
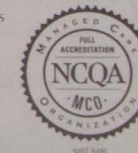
Very few health plans meet NCQA standards.*

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* Only 22% of all HMOs in the nation have received full accreditation as of March 31, 1997. ** Aetna Health Plans of California, Inc.—South dba Aetna U.S. Healthcare includes Los Angeles, Kern, Orange, Riverside, San Bernardino, Santa Barbara and Ventura counties. Aetna U.S. Healthcare is a participant in the Health Insurance Plan of California. ©1997 Aetna U.S. Healthcare™ Inc.

Bone Marrow Transplants Needed by 'Chemo' Patients, But Will Your Insurance Cover It?

by Rebecca Jo James

The word "cancer" has a subduing effect on anyone. But when it's coupled with "chemotherapy," some people feel it's the beginning of the end.

Dr. Albert Martin, corporate medical director for Blue Shield Medical Insurance, said patients' fears are not far from wrong.

"We are literally treating people at death's door," Martin said. "Chemotherapy is a very demanding and rigorous therapy."

Martin said that "chemo" is used to attack tumors in the body. But it also wipes out blood cells at the same time. Because of this, a bone marrow transplant may be needed to replace the blood cells.

This procedure, which keeps

the patient isolated for up to six weeks, costs approximately \$100,000. And, if not approved by the insurance company, becomes the responsibility of the patient.

Martin said that if there is proof the transplant is a benefit, it might be covered by the insurance company. However, he stressed that patients should be cognizant of what their insurance company deems

"pre-existing" conditions.

"Usually there are clauses in the contract that specify what a pre-existing condition is," Martin said. "It depends on the policy they bought."

There are certain diseases that already have a proven track record and are approved by Blue Shield, such as "certain stages of breast cancer, leukemia, brain tumors..." Martin said.

"The approvals are based on the areas where there is scientific evidence," he said.

There have been a few cases when it was proposed, but there was no evidence that a bone marrow transplant would be a benefit, such as in cases of lung cancer and ovarian cancer, the doctor explained.

"These are medical conditions where, to date, it is not proven that a bone marrow transplant would be effective," he said.

When there is some doubt, Martin said they rely on the protocols of the centers who offer bone marrow transplants. So far, the five centers that Blue Shield uses throughout the state do not approve bone marrow transplants for patients who are HIV positive.

"But this is a constantly changing field and we are constantly updating our policies on new evidence that comes out," he said.

Martin added that they must determine whether or not the patient will do better because of the treatment. In cases involving chemotherapy and a bone marrow transplant, it doesn't always go smoothly.

"There is a 10 percent mortality rate with treatment," Martin said. "So we must look at both sides."

Maggie Wong, with the Blood Bank of San Bernardino and Riverside counties, said the success rate of bone marrow transplants depends on the patient being treated, the stage of the disease, age, condition of the patient and the level of match between the donor and the patient.

"Overall, survival rates are generally in the 40 to 60 percent range for diseases that would be fatal without marrow transplants," Wong said.

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ADVERTORIAL

Cancer Care Center Hosts Special Events in October

During October, which is National Breast Cancer Awareness Month, several special events will be held at The Robert and Beverly Lewis Family Cancer Care Center at Pomona Valley Hospital Medical Center. The events are as follows:

•Tuesday, October 7, from 7 p.m. to 8 p.m.; Tuesday, October 14, from 10 a.m. to 11 a.m.; and Wednesday, October 22, from 6 p.m. to 8 p.m., the Special Touch: Breast Health Class will be held. Mammography and the clinical breast exam will be discussed, and the proper method of doing a thorough breast self-exam will be taught. Reservations are requested and can be made by calling (909) 865-9517.

•Saturday, October 18, from 2 p.m. to 4 p.m., the Third Annual "In Touch for a Lifetime" breast cancer awareness event. Bring a friend or loved one to learn about the importance of early breast cancer detection. You and your guest will receive a special gift and enjoy a relaxing tea while viewing a fashion show featuring models from the Cancer Care Center's Breast Cancer Support Group. Due to limited seating, reservations are required. For more information, call (909) 865-9974.

•Tuesday, October 21, from 6:30 p.m. to 7:30 p.m., Douglas

Blayney, M.D. will offer an educational presentation on lymphoma in conjunction with National Lymphoma Awareness Week. Dr. Blayney is medical director of the Cancer Care Center and he specializes in the treatment of cancer and, particularly, lymphoma. For more information, call (909) 865-9517.

Bone Marrow ...

continued from Page 12

Wong said the match for a bone marrow transplant is critical.

"The match must be closer than that for a heart, liver or other solid organ transplants, since the marrow contains the cells responsible for the immune system," Wong said.

Once a match is found, about 10 percent of the marrow is extracted from the back of the donor's pelvis through a special needle and syringe. The donor's marrow will be completely replenished in four to six weeks, Wong said.

The marrow is transfused directly into the patient's blood stream, much like a blood transfusion.

"Healthy marrow cells travel to bone cavities, where they begin to grow and replace the old marrow," Wong said.

Martin said, if the transplant doesn't take the first time and the procedure must be repeated, there is no cap on the money spent for the procedure.

On an annual basis, Blue Shield approves more than 100 bone marrow transplants — from treating leukemia in small children to breast cancer in middle-aged women. Statistics show that the National Marrow Donor Program facilitates 103 transplants per month.

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Lifepath services effective January 1, 1998.

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continued on Page 13

To Be or Not to Be ...

continued from Page 3

mix of hotel, restaurant, entertainment, warehousing, manufacturing and transportation industries.

"Many cities have one, maybe two, parts to their economy," Devereaux said. "Ontario has five, six ..."

Devereaux deserves points for enthusiasm, but the question still

remains: Will he be a good manager for Ontario? Perhaps insight into how he will manage the city can be gained by analyzing his racquetball game. He is not one of those players who perpetually keep the ball two inches off the concrete.

"I'm not a real low-ball player," he said. "I'm more of a strategic player. I'll use a corner shot, dink shot or pass shot down the

wall. I'm not that naturally athletic, but that doesn't mean that you can't be competitive."

Does that mean he will toss documents past the mayor or dink them so they fall just before a city council member's desk? No, but as a natural competitor, he will likely find a way to do his job well. Hey, he does it with Monopoly.

Devereaux said, while in col-

lege, "I warned a friend, 'don't come to my house and get into a Monopoly game unless you're serious.'"

Ontario's new city manager will need a competitive edge to keep the city on its fast development track. Aside from the state-of-the-art convention center under construction, Ontario Mills and the new airport terminal, the city has its sights on an indoor sports arena. Studies show the market will support only one such facility in the Inland Empire, and Ontario intends to build the first.

"Someone is going to build one, and Ontario has the jump on it," Devereaux said. "It takes some level of commitment and investment, which Ontario has."

Devereaux may be just the type of manager to keep Ontario jumping onto new projects. His management philosophy boils down to hard work and passion, which he developed on stage.

"Theater is something you have to love. It takes way too much time and effort not to love it," the man-of-100-roles said. "Any job should be that way."

AN OPEN LETTER FROM

BUSINESS OWNER TO BUSINESS OWNER!



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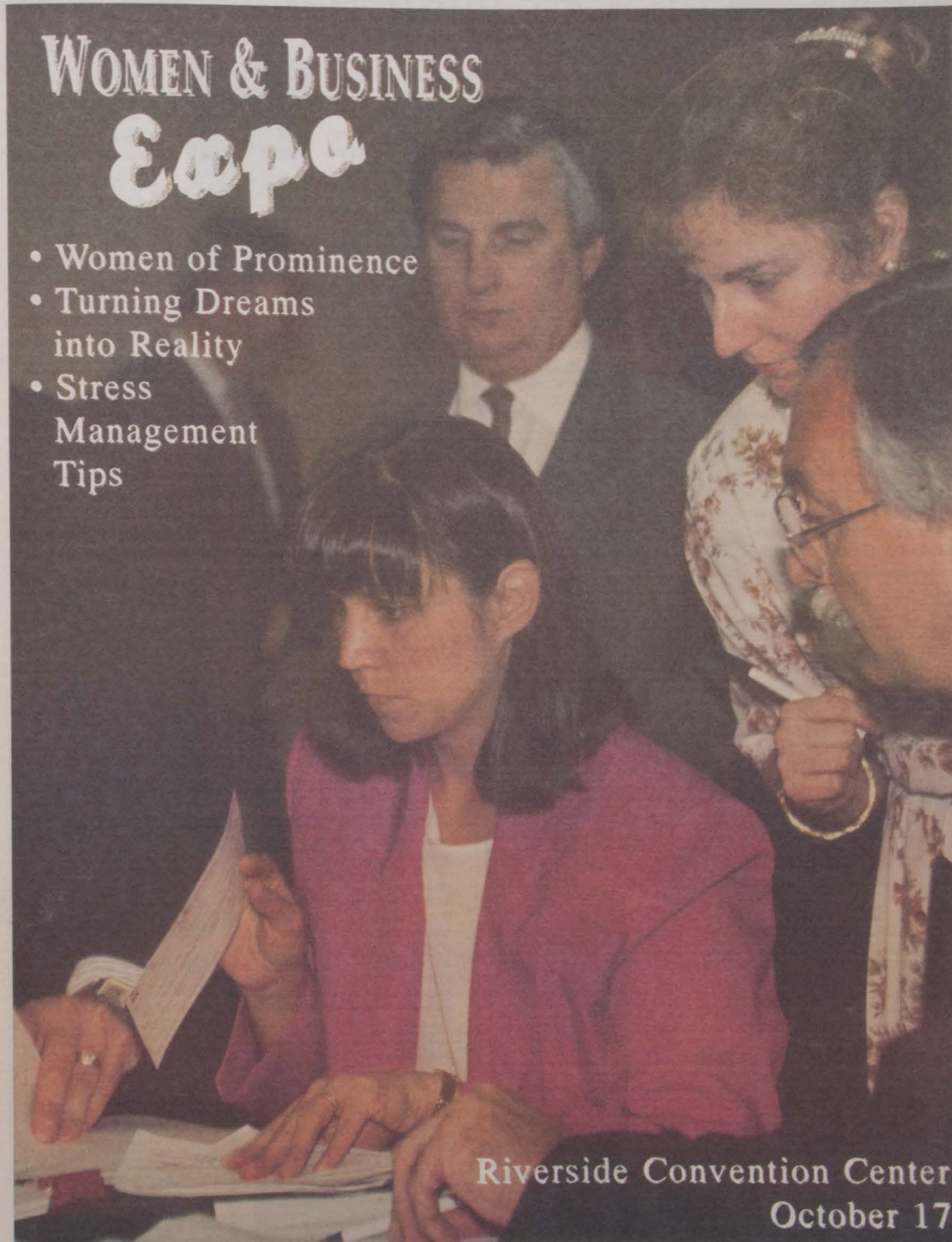


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WOMEN & BUSINESS Expo

- Women of Prominence
- Turning Dreams into Reality
- Stress Management Tips



Riverside Convention Center
October 17

WOMEN OF PROMINENCE

Lynn Smith



Vice President
City National Bank

Lynn Smith has got the best of both worlds: a job she enjoys doing and a job that takes her out of the office and into the

community.

"I enjoy the diversity of my job and the challenge of meeting new people," Smith said.

As a vice president with City National Bank, located at Riverside Commercial Banking Center, Smith is responsible for sales and marketing of the Inland Empire Region. She said the most fulfilling aspect of her job is the opportunity to meet numerous people and to learn about different companies, their products and their business opportunities.

"Being able to fulfill their financial needs and achieve their company's goals is a very rewarding part of my job," she said.

Over the past several years, Smith has been very active in civic, community and professional organizations. Her involvements

include the Pomona Valley Humane Society, Chino Valley Chamber of Commerce, Ontario Chamber of Commerce, American Heart Association, Chino Valley Y.M.C.A. and Financial Women International.

"I'm always interested in working with people and helping them to achieve their highest potential," Smith said. "Everyone I meet becomes a friend."

This philosophy led Smith to be a co-founder of the Inland Empire Group of Financial Women International, an organization dedicated to the advancement of professional women in the financial services industry. She is currently serving on their board of directors.

Smith has caught the eye of major corporations in the Inland Empire, which have awarded her with the titles of Woman of the Year and Woman of Achievement for the San Gabriel Valley Y.M.C.A. Smith received the 1994 and 1995 Award of Achievement by the Women & Business Expo for outstanding promotion and for furthering the advancement of women and business. She has served on the executive advisory committee for the expo and this year will serve as host for the Women & Business Expo.

Cecilia "Toni" Callicott



Executive Director
Philanthropy and
Community Affairs
St. Bernardine
Medical Center

Building bridges of
understanding
between a hospital's

core mission and the communities it serves is the cornerstone of Toni Callicott's 25 year career as a health care executive. From marketing and fund development to community, physician and public communication, Callicott's expertise has run the gamut of health care leadership from both an executive staff and consultant perspective.

"Health care has always been stimulating to me, helping people know what choices they have concerning their medical treatment," Callicott said.

In her present position at St. Bernardine, she is responsible for fund development and management, overall marketing, community affairs, outreach and the medical center's auxiliary. Bringing together the community elements of health care was her goal in 1996.

"A superb blueprint
for real
communication
between the sexes
at work."
— Betty Friedan

For women in power, aggressive business tactics are often labeled "pushy," and a hard-driving style is frequently dismissed as "bitchiness." If these degrading assumptions sound familiar, it's only because they are common products of the communication gap that exists between men and women in the workplace.

This practical guide explains, situation by situation, how to close that gap. Using dozens of real-life examples and sample dialogues, Kathleen Kelley Reardon shows how to identify, understand — and overcome — the hidden subtexts of business conversations. By following her savvy, empowering advice, women will be able to advance their careers — and ultimately claim their rightful place at the top.

KATHLEEN KELLEY REARDON, PH.D., is associate professor of management and organization at the University of Southern California Business School. She also serves as a consultant to some of America's leading corporations.

They don't
get it,
do they?

Communication in the workplace —
Closing the Gap
Between Women and Men

**THEY DON'T GET IT,
DO THEY?**
COMMUNICATION IN THE
WORKPLACE — CLOSING
THE GAP BETWEEN WOMEN
AND MEN

KATHLEEN KELLEY
REARDON, PH.D.

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WOMEN OF PROMINENCE

She was previously St. Bernardine's director of marketing, where she developed and implemented census-building business development campaigns to establish hospital product lines, such as the Inland Empire Heart Institute. In addition, she developed the hospital's Radiation Oncology Center, senior membership program and physician referral center.

For the hospital's Mission Services, she led the development of a Children in Crisis Center, Geriatric Assessment Center, Project Home Run and the high-impact Juvenile Services. For these projects, she developed program strategies and all marketing support to communicate the values and philosophy of the Sisters of Charity of the Incarnate Word to the community.

Currently, she is the executive producer and host of the successful health show "Medical Hope," which airs weekly throughout the Inland Empire.

Callicott served as an associate administrator for marketing and support services at St. Mary Desert Hospital. She provided critical marketing and advertising strategy to position the hospital in a highly-competitive market.

As a partner in Otis-Callicott Marketing and Public Relations, she developed and implemented numerous campaigns for health care concerns, including the introduction of Inland Empire Health Plan, achieving

35,000 enrollees in the first 18 months of operation.

"Bringing compassion to people is so important, as is respecting the dignity of the person," Callicott said. "If I can share some of this through the media and other methods of communication and generate a response, I will be delighted."

She also developed maternal and child health grants issued by the State Department of Health

Services, totaling more than \$850,000 over a three year period.

For her previous positions, she served as the flagship for community assessment, service and education programs. She grew the budget for maternal and child health for San Bernardino County and spearheaded new health clinics and services in many new locations.

continued on Page 22

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October 17, 1997

FEATURED SPEAKERS

****Gloria Boileau**

She's been called the "Feng Shui Queen." And, although she laughs about the title, she takes her topic very seriously. Internationally recognized for her techniques in communications and image, Gloria's programs are based upon research verifying the powerful effects of subliminal and nonverbal communication which can have a profound impact on the performance of executives and responsiveness of clients.

Diane Brodersen, M.A., M.F.C.C.

Sensitive to the needs of others, Diane has helped people to realize their full potential by giving them tools in which to change their lives and become more successful. She has had her own private practice since 1987 which provides individual, family, marital and group therapy.

****Debbie Carroll**

An accomplished speaker and teacher, Debbie founded her own training and consulting firm to help educate people to their purpose, potential, and need to spend the necessary time developing a mental toughness for changing times.

Susan Clark

Susan's success in communicating positive customer service traits is based on her own life experiences. In a humorous and thought-provoking way, she'll get you in touch with your own personal traits that will push you toward success.

LaVonne Dancy

Bringing more than 15 years of experience to the podium, LaVonne explains how to use business etiquette as a highly successful marketing strategy. Her presentation on "Company Image (It's More Than How You Dress)," will inspire and help to transform you into a new you.

October 17, 1997

KEYNOTE SPEAKERS



Debbie Reynolds



Dr. Joyce Brothers



Kelly Lange



Susan Powter

SEMINAR SESSIONS

SESSION 1 9:50 - 10:50 a.m.	SESSION 2 10:55 - 11:55 a.m.	SESSION 3 2:15 - 3:15 p.m.
A "What to Say When..." This session teaches you how to cope with energy drains in your life. <i>Sheryl Roush</i>	A "What to Say When..." This session teaches you how to cope with energy drains in your life. <i>Sheryl Roush</i>	A "Business Protocol—Your Best Marketing Strategy" Treating your company like a client, the many languages of thank you and business gift giving. <i>LaVonne Dancy</i>
B "They Don't Get It, Do They?" Learn how to close the communication gap between women and men—especially in the workplace. <i>Kathleen Reardon, Ph.D.</i>	B "They Don't Get It, Do They?" Learn how to close the communication gap between women and men—especially in the workplace. <i>Kathleen Reardon, Ph.D.</i>	B "Who's Comfort Zone Are You In?" A guide on how to live your own life and be happy, this session will inspire you to break free from any rat you find yourself in. <i>Marilyn Sherman</i>
C "Loving Yourself Healthy" You'll get seven choices to success for developing a healthy lifestyle and learn how to create a positive body image by balancing chaos and enjoying it. <i>Barbara Whorley</i>	C "Loving Yourself Healthy" You'll get seven choices to success for developing a healthy lifestyle and learn how to create a positive body image by balancing chaos and enjoying it. <i>Barbara Whorley</i>	C "Access to Credit and Capital for Women Business Owners" This workshop is designed to develop creative strategies for increasing women business owners' access to credit and capital at every level of business. <i>Sandy Sutton</i>
D "Abundance, Women and Wealth" There is more to money than making it and spending it. Learn how to make your money work for you rather than you working for it. <i>Karen Sheridan</i>	D "Abundance, Women and Wealth" There is more to money than making it and spending it. Learn how to make your money work for you rather than you working for it. <i>Karen Sheridan</i>	D "In Support of Women's Choice—Reconstructive Surgery" Learn how to make informed choices regarding reconstructive surgery options. <i>Charlotte Resch, M.D.</i>
E "How to Fit a Well-Rounded You Into a Square World" Get tips on how to add passion into your life, make choices that support you, quit living a "do-do" life, and learn how to go with the flow—without drowning. <i>Carol S. Scofield</i>	E "How to Fit a Well-Rounded You Into a Square World" Get tips on how to add passion into your life, make choices that support you, quit living a "do-do" life, and learn how to go with the flow—without drowning. <i>Carol S. Scofield</i>	E "The Best Is Yet to Come—Master the Excellence in You" Let go of the negative situations and fears. Move forward to receive all the good waiting for you. <i>Sabrina Samuels</i>
F "How to Talk So Men Will Listen" With communication skills being so important in the workplace, you will learn how to say less than you want to say, prioritize by putting the main point at the beginning, say it like you mean it, and build a "conversational wardrobe." <i>Marian K. Woodall</i>	F "How to Talk So Men Will Listen" With communication skills being so important in the workplace, you will learn how to say less than you want to say, prioritize by putting the main point at the beginning, say it like you mean it, and build a "conversational wardrobe." <i>Marian K. Woodall</i>	F "Irresistible Attraction" Learn the secrets of having what you really want—quality life, loving relationships and abundance. Learn how to stop "shoulding" yourself and others, attract money and success, and give up the struggle. <i>Sue Podany</i>
G "Breaking Self-Destructive Patterns: Self-Sabotage or Success" Don't let fear keep you from attaining your goals in business, relationships and life. <i>Diane Coy Brodersen, M.A., M.F.C.C.</i>	G "Creating Greater Wealth, Better Health and Loving Relationships with Feng Shui" By implementing Feng Shui (pronounced fung shui), the Chinese art of placement, create a beneficial means of harmonizing with your environment. <i>Gloria Boileau</i>	G "Breaking Self-Destructive Patterns: Self-Sabotage or Success" Don't let fear keep you from attaining your goals in business, relationships and life. <i>Diane Coy Brodersen, M.A., M.F.C.C.</i>
H "Creating Greater Wealth, Better Health and Loving Relationships with Feng Shui" By implementing Feng Shui (pronounced fung shui), the Chinese art of placement, create a beneficial means of harmonizing with your environment. <i>Gloria Boileau</i>	H "Winning the Money Game, A Woman's Personal Finance" You will learn how to understand credit, create a plan for getting out of debt and planning ahead. <i>Debbie Carroll</i>	H "Winning the Money Game, A Woman's Personal Finance" You will learn how to understand credit, create a plan for getting out of debt and planning ahead. <i>Debbie Carroll</i>
I "EQ vs. IQ—Why Your Attitude Is More Important Than Your Aptitude" Your attitude—not necessarily your aptitude—will determine your financial, emotional and spiritual success. <i>Susan Clark</i>	I "Flight School for Winners" Learn why winners soar! "Mr. Terrific" will teach you proven methods that release the powers that are within you to fulfill your destiny. <i>Steve Edgar</i>	I "EQ vs. IQ—Why Your Attitude Is More Important Than Your Aptitude" Your attitude—not necessarily your aptitude—will determine your financial, emotional and spiritual success. <i>Susan Clark</i>
J "Relationships—From an Old Shortstop's Point of View" Get a humorous look at relationships as told by an old shortstop who—in his wisdom as a family counselor in real life—gives you some pointers on how to hit a home run with people. <i>Donald Jones, M.S., M.F.C.C.</i>	J "Volunteering—Building a Stronger Community" Explore the financial and social benefits of all volunteerism in today's complex society. <i>Supervisor Kathy A. Davis</i>	J "Flight School for Winners" Learn why winners soar! "Mr. Terrific" will teach you proven methods that release the powers that are within you to fulfill your destiny. <i>Steve Edgar</i>
K "Spirituality and Sexuality—How to Bridge the Gap" Let's giggle, laugh and cry over our woman's dilemma with being a sexual and spiritual being and integrating the two. <i>Joanne LaMorandier</i>	K "Finding Love (Again)—Dating Survival for Women in Today's World" Here is a supportive, practical plan that will guide you through meeting, dating and developing an enduring relationship. <i>Connie Merritt, R.N., P.H.N.</i>	K "Relationships—From an Old Shortstop's Point of View" Get a humorous look at relationships as told by an old shortstop who—in his wisdom as a family counselor in real life—gives you some pointers on how to hit a home run with people. <i>Donald Jones, M.S., M.F.C.C.</i>

INLAND EMPIRE
business journal

FEATURED SPEAKERS

****Sue Podany**

The former director of "Shape" magazine's fitness camp, Sue knows that personal fitness is a mind-body connection. She is the president of S.K. Podany and Associates and past president of the Greater Los Angeles Chapter of the National Speakers Association.

Kathleen Reardon, Ph. D.

A professor with the University of California, Los Angeles, Kathleen has put her words about communication in writing, authoring the book, "They Don't Get it Do They?" Her presentation focuses on communication between the sexes and how to get your side of the story to be heard.

Charlotte Resch, M.D.

Sensitive to the needs of women, Charlotte is a plastic and reconstructive surgeon at Kaiser Permanente, in Fontana. She is instrumental in helping others to make choices in their surgery options.

****Sheryl L. Roush**

Sheryl is an international trainer on managing negativity and assertive communication skills for women. She is one of the four female-accredited speakers worldwide through Toastmasters International and is a member of the National Speakers Association.

****Sabrina Samuels**

CEO of the Beckman Image Development Company, Sabrina specializes in image development and has been in business since 1981. Executive producer and host of the "Sabrina Samuels Show," she has been hosting her own show since 1990 in Oakland.

Carol S. Scofield

She's an author, a speaker and a motivator. Carol has more than 17 years experience in speaking and motivating people to attain their goals. Her sense of humor comes shining through as she teaches "How to fit a well-rounded you into a square world."

Kathy A. Davis, Supervisor

Elected in 1996, Kathy is serving her first term as a member of the San Bernardino County Board of Supervisors where she represents the largest district in the largest county in the United States. Previous to her election to the Board of Supervisors, Kathy served the residents of the Town of Apple Valley as mayor, mayor pro tem and councilmember.

****Steve Edgar**

A motivational speaker that brought the people to their feet last year in a standing ovation, Steve is known as "Mr. Terrific" and has motivated people throughout the western United States since 1989. Urging people to "Seize the Day," Steve says all people need are the right tools in order to reap prosperity in every aspect of their life.

Gloria Fiori

An example of good things coming in small packages, petite Gloria Fiori has been pumping people up in Toastmasters—which is no surprise since she's been "entertaining" people and keeping people excited while she takes them on a tour of the world. Providing people with "colorful commentary" has earned Gloria a place on the speaker's circuit.

Donald Jones, M.S., M.F.C.C.

Known as the "old shortstop," Donald says he will only talk about baseball—and yet somehow, when he's done, he's talked about relationships as well. (Maybe it's because we all feel like we've run the bases too many times.) Donald is a licensed marriage and family therapist who brings humor and wit into some relationship problems that could drive you batty.

Joanne LaMorandier

Highly recommended by local women, Joanne will discuss a subject most people might consider, taboo. Her presentation on "Sex and not feeling guilty about it," has had some heads nodding in agreement. She's a show-stopper you won't want to miss.

Connie Merritt, R.N., P.H.N.

Author of "Finding Love Again," Connie holds degrees in nursing and business. She travels the globe as a highly sought-after speaker and humorist. A widow of twenty years, she developed this program's positive plan of action and is now married as a result of the information in her book.

L "Irresistible Attraction" Learn the secrets of having what you really want—quality life, loving relationships and abundance. Learn how to stop "shoulding" yourself and others, attract money and success, and give up the struggle. <i>Sue Podany</i>	L "The Best Is Yet to Come—Master the Excellence in You" Let go of the negative situations and fears. Move forward to receive all the good waiting for you. <i>Sabrina Samuels</i>	L "Spirituality and Sexuality—How to Bridge the Gap" Let's giggle, laugh and cry over our woman's dilemma with being a sexual and spiritual being and integrating the two. <i>Joanne LaMorandier</i>
M "Who's Comfort Zone Are You In?" A guide on how to live your own life and be happy, this session will inspire you to break free from any rat you find yourself in. <i>Marilyn Sherman</i>	M "Life Is Nothing But the Next Step" Learn that commitment is acting on belief, about your circle of influence, about emotional intelligence and how we complicate a simple life. <i>Gloria Boileau</i>	M "Finding Love (Again)—Dating Survival for Women in Today's World" Here is a supportive, practical plan that will guide you through meeting, dating and developing an enduring relationship. <i>Connie Merritt, R.N., P.H.N.</i>

IF YOU MAKE JUST ONE
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PROGRAM

7:00 a.m. Registration	10:55 - 11:55 a.m. Session 2	Lunch - Debbie Reynolds/ Dr. Joyce Brothers
Booth Display - Networking	Noon - 2:00 p.m.	Session 3
8:30 - 9:40 a.m. Kelly Lange/Susan Powter	2:15 - 3:15 p.m.	Network Reception - Booth Display
9:50 - 10:50 a.m. Session 1	3:15 - 4:00 p.m.	

REGISTRATION

Registration fee includes: Lunch, three learning workshops, keynote speakers and networking reception.

PRE-REGISTRATION REQUIRED: The full-day pre-registration cost is \$89 per person. On day of event \$99. (Groups of 8 or more may purchase tickets at \$85 per person.) You may pay by check, VISA or MasterCard.

DATE: Friday, October 17, 1997, 7 a.m. - 4 p.m.

LOCATION: Riverside Convention Center
3443 Orange Street, Riverside, CA
(behind the Holiday Inn Riverside Hotel)

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Karen Sheridan

Karen has left Main Street and made it all the way to Wall Street. Today she is living her dream—teaching women how to take care of themselves. With a holistic approach and more than 20 years experience, she has worked with hundreds of women and witnessed stunning transformations in their lives.

****Marilyn Sherman**

Perky and energetic, Marilyn is a thoroughly entertaining "go-getter" who gives her audience a "charged up" feeling by the time she's done. President of "Stay Focused Seminars," Marilyn has been pumping people up for the last 11 years.

Sandy Sutton

She was recently appointed as the district director at the Santa Ana Office of the U.S. Small Business Administration (SBA). Sandy joined the SBA more than nine years ago as a business development officer for the Orange County area. The Small Business Institute she developed at one of the local colleges has won several national awards for Graduate Case of the Year.

****Barbara Whorley**

With a philosophy based on developing a healthy lifestyle and body image, it's no wonder that she started her own business, "Positive Body Images." She teaches a seven choice program so you can stop the "diet mentality" of the yo-yo for good.

Marian K. Woodall

In the speaking circuit for 30 years, Marian was a college professor and realized that she had ideas that people wanted to hear. Her talent of engaging her audience through her presentation has earned her a solid reputation as a fun speaker. Her motto for communication is to say less than what you want to say because nobody cares to know everything about any subject.

**** Back by popular demand,
these women were rated "tops" in
session speakers at the
1996 Women & Business Expo.**

Bank of America Is in Tune with Women's Financial Needs

Bank of America wants to help women achieve financial success. In support of this goal, BofA has launched the Women's Financial Initiative that is designed to help women achieve financial independence and build a more secure future.

This three-part initiative includes: providing educational seminars and information to women that demystifies financial planning and the management of money; helping women entrepreneurs gain greater access to investment and business banking products and services; and building links with organizations that promote the economic education and development of women and girls.

"We're very excited about this initiative because its fundamental goal is to empower women financially so that they can take control of their own future," said Bank of America Executive Vice President Kathleen Brown, former treasurer for the state of California.

"Today, women in the United States have become an economic

force to be reckoned with as evidenced by compelling market data," she said.

Between 1987 and 1996, women-owned businesses in the United States grew by 78 percent, nearly twice the rate of increase in the number of all U.S. firms during that time period, according to the National Foundation for Women Business Owners.

Today, women own nearly eight million businesses in the United States, which represent more than one-third of all businesses in the nation. Moreover, women-owned firms currently provide employment for one out of every four company workers in this country.

Bank of America is now moving on several fronts to help women gain greater access to investment and business banking products and services, Brown said.

As a part of that outreach effort, BA Investment Services, Inc. (BAIS), an affiliate of Bank of America, has established a toll-free number, (800) 354-BofA, that women can call from 8 a.m. to 5 p.m., Monday through Friday, for additional information and assistance.

Registered Investment Specialists will answer questions about investments that are available through BA Investment Services and refer callers to BofA specialists for other products, such as business loans, retirement plans and private banking services.

An alliance formed earlier this year between Bank of America and Women Incorporated could mean billions of dollars of financing for women business owners.

Women Incorporated is a nationwide organization that offers its 25,000 members a comprehensive network of financial and other services. Bank of America is the nonprofit group's preferred provider in California, Illinois, New Mexico, Nevada, Oregon, Washington, Idaho, Alaska and Hawaii.

BofA is offering the group's members a 50 percent discount on set-up fees for any new Advantage Business Credit (ABC) line of cred-

it or loan. BofA's ABC lines and loans feature simple, one-page applications and streamlined processing.

Last year, BofA committed to lend \$10.6 billion to small businesses over three years. Bank officials expect that about 30 to 40 percent of that money will finance women-owned businesses — based on the make-up of the small business segment.

"Women-owned businesses are already a vital segment of the small business market, and we are expecting continued growth," said Lisa Prescott, executive vice president of BofA's Business Banking Division.

"The Women's Financial Initiative, our alliance with Women Incorporated and our lending commitment are all tools to help finance that growth," she said.

To further the efforts of organizations that support economic education and development for women and girls, BankAmerica Foundation has committed a quarter of a million dollars for such programs over the next three years. To date, two grants have been made.

An Income of Her Own (AIOHO), which is based in Burbank, received \$24,000 and will use the funds to help plan and implement the First Camper Alumni Program in Northern California in early 1998. Teen women who participated in a business program will get together to discuss the impact that experience had on their lives, choice of schools and career options, said Joline Godfrey, founder and president of AIOHO.

The Los Angeles Women's Foundation (LAWF) will use the \$25,000 grant to help support a new program called the Economic Justice Initiative for Girls. The initiative's primary goal is to assist girls between the ages of 9 and 18 to achieve their economic identity through a project that focuses on economic literacy, according to Bernice Bratter, president of LAWF.

BAIS has developed seminars and a brochure titled, "Taking control of your financial future," which

have an educational focus that will help women define their goals, evaluate their investment profile, develop a plan and make better-informed decisions about their investing and other financial matters, said Nancy Dain-Smith, senior vice president and regional manager of BAIS.

"Women in general don't realize that they have different financial needs," Dain-Smith said. "In fact, women are so busy taking care of everyone else, they often don't have time to take care of their own needs. We want women to understand that their own financial well-being is important, too."

Dain-Smith said that women typically spend almost 15 percent of their working years away from the work force raising a family or caring for others, including elderly parents.*

That means women actually need to save more than men because of smaller pension and Social Security benefits. Plus, women live an average of seven years longer than men, so they have to plan for their financial future very carefully, Dain-Smith said.

BankAmerica Corporation (BAC), parent company of Bank of America and BA Investment Services, is the third largest bank holding company in the United States, with assets of almost \$260 billion as of June 30, 1997. Currently, BAC manages more than \$63 billion in assets on behalf of clients.

* Source: National Center for Women and Retirement Research.

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Mutual funds and other securities are offered by BA Investment Services, Inc. (BAIS), a registered broker-dealer, member NASD and SIPC. BAIS is an affiliate of Bank of America. Annuities and other insurance products are offered through various licensed insurance agencies depending on the state in which they are purchased, and are underwritten by an insurance company that is NOT owned or controlled by or affiliated with Bank of America.

You're already managing your finances very well. Then again, could you be doing better?

For the Women And Business Expo, a complimentary Personalized Portfolio Analysis.

Thirty years from now is not exactly the time to find out if your retirement plans match up with your expectations. So it would seem an appointment with one of our Investment Specialists might be a smart thing to do right about now. They'll take the time to look at your retirement financial plan, analyze it and make some suggestions to improve it. Call 1-800-354-BofA and ask for BA Investment Services. We'll set up an appointment and send you our brochure — *Taking Control Of Your Financial Future*. We want your retirement to be everything you want it to be.

BA **BA Investment Services, Inc.**
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BUY OUR DAFFODILS AND HELP
CANCER RESEARCH BLOSSOM.

Daffodils, the first flowers of Spring, are now becoming flowers of hope for thousands of California cancer patients. And they're fighting and surviving like never before, thanks to the programs funded by the dollars we raise during the American Cancer Society's Daffodil Days.

Sales will be taking place February 1st through the first week of March in business offices and by volunteers throughout California. A bouquet of 10 golden daffodils is only \$7.00. And 74 cents of every dollar we raise goes directly to cancer research, education and patient services. Also ask about our Gift of Hope and how you can send a bouquet anonymously to a cancer patient in your area.

DAFFODIL DAYS
To learn more, contact your American Cancer Society office or call 1-800-ACS-2345.

WOMEN OF PROMINENCE

continued from Page 17

An active leader in local and regional civic and community affairs, Callicott serves on the National Orange Show Board of Directors. She has served as chair of the School Attendance Review Board; chair, San Bernardino City Civil Service Commission; president, American Cancer Society; president, Arrowhead United Way; board member, American Heart Association; member,

Outstanding Women of America; and board member, Inland Counties Health Systems Agency.

Recently, she was selected as Business Woman of the Year by the American Business Women's Association.

She holds a master's degree in education and hospital administration and serves as an adjunct professor of health care marketing and management at the University of La Verne.

Candace Hunter Wiest



Quick Stats

President/COO
Inland Empire
National Bank

Candace Hunter Wiest has been with Inland Empire National Bank since 1988, previously serving as a

lender, branch manager, CRA officer and the bank's credit administrator. The board of directors appointed her president in June of 1993.

"I guess the thing I love most about banking is that every day is different," Wiest said. "I get to learn about many different businesses and work closely with entrepreneurs, people I can really enjoy and relate to. Also, as COO I can help support many worthwhile charities. That's important to me."

Inland Empire National Bank has approximately \$65 million in assets and has four branches, three in Riverside and one in Fallbrook.

Wiest has been a community banker for 17 years in California, Arizona and Nebraska, specializing in construction lending and special assets. Prior to that, she was employed in the commercial insurance industry, specializing in bonding.

Current community activities include: vice chair of the Marketing Committee for Independent Bankers of America, co-chair of the United Way of the Inland Valleys Campaign, director of California Independent Bankers, California Bankers Association, Mission Inn Foundation, Inland Empire National Bank, First National Bank of North County, the Greater Riverside Chamber of Commerce and a member of UCR's Chancellors Executive Roundtable.

Recently she was named as a vice president of the Athena Association for the Southwestern Region, which includes California, Utah, Hawaii, Nevada and Arizona. This prestigious association honors outstanding women in the business community nationwide. Wiest was honored as a Woman of Achievement and Athena recipient in 1995.

She is married with three grown children and two grandchildren.

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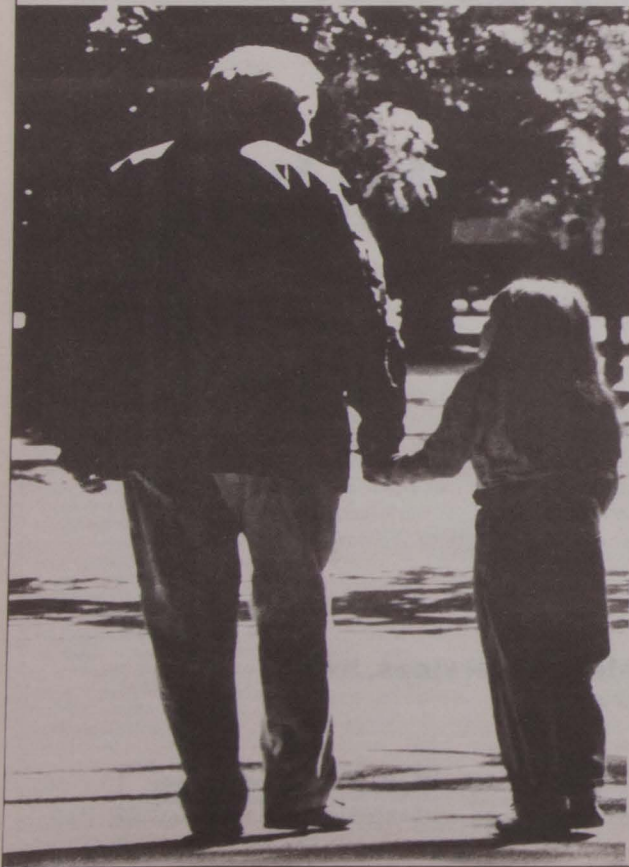
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continued on Page 28

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Women Find Support, Success at AppleOne

by Stephanie DuPre

Now that **women make up 48.6% of the workforce**, glass ceilings across corporate America are starting to crack. But the struggle for equality in the workplace is far from over — **women hold only 29% of management positions in the US.**

It's a different story at AppleOne. This progressive company champions entrepreneurs who perform at the top of their field, regardless of their sex. **At AppleOne, 79% of management positions are held by women.** This gives AppleOne a unique perspective that translates into better service to its clients, candidates and employees alike.

Investing in Women

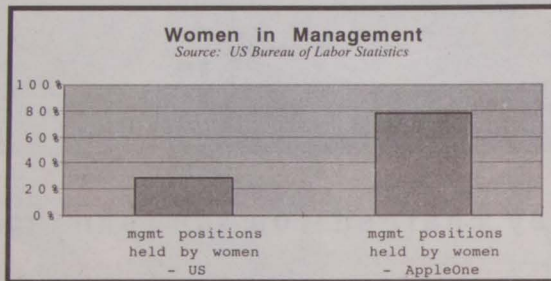
"I called AppleOne at the recommendation of an HR director at another company," independent web producer Katie Clark says. "She told me about the great service it delivers and mentioned it was run primarily by women. As a woman who owns her own business, **I support other women in business, so I gave AppleOne a call.** I knew I called the right place when my account rep took time to find out not only about the position I was hiring for but also my business and what sort of personalities I work best with. She filled my order right away with a person I liked so much I hired her on permanently!" Clark has worked with AppleOne exclusively for the past 11 years. "The corporate structure at AppleOne made me call them first, but it is their superior service that won me over as a client for life."

Investing for Life

"The lifetime relationships AppleOne builds with its clients wouldn't be possible if its staff didn't feel the company felt the same kind of dedication to them," Corporate Controller Linda Lindsey says. "AppleOne has

been there for me professionally and personally since the first day I started. When I came aboard with the company, I was single," Lindsey says. "I've gotten married and had children and AppleOne has let me alter my schedule to suit my new life. Next month I am starting graduate school and I know that I can work around my class schedule. **I get so much support and encouragement from AppleOne to reach my goals, it feels a lot like family around here.**"

so well that after four weeks I was hired on permanently. My branch manager took me under her wing and taught me everything she knew about AppleOne. I wrote a training manual for office coordinators and got promoted to Regional Trainer for my efforts! **It feels so great to work for a company that appreciates me.**" Cagwin's can-do attitude has taken her far at AppleOne. She learned the industry quickly and was promoted through the ranks until eventually she was selected to oversee the opening of all of new offices in the Eastern U.S.



Investing in Talent

AppleOne provides support to thousands to pursue their dreams. Applicants enjoy computer and career training. Clients benefit from flexible plans that allow them to customize their service. Employees profit from the mentoring program in place to train new staff. The New Employee Sales Training program provides learning through mentoring so that new employees can develop their skills before jumping into unfamiliar waters.

"I came into AppleOne without any experience," NE Regional Manager Laura Cagwin recalls. "I learned everything on the job. In 1987 I was working in retail, earning \$7.50 an hour. A friend of mine worked for AppleOne and she thought I would be great at it. I started as a temp Office Coordinator but did

Cagwin goes on, "Before AppleOne, I was going nowhere. Here, I have been given the autonomy to take the ball and run with it, to do what I do best. I have gone from renting a room from someone and driving a Hyundai to building my own home and buying my dream car."

Investing in You

"At AppleOne, you can drive yourself wherever you want to go," says AppleOne Vice President Vicki Riechers. Riechers best exemplifies how far ambition and determination can take someone at AppleOne. She started her career as an outside sales representative in 1983, when AppleOne was just beginning to grow. She worked hard to increase AppleOne's visibility, and as its name recognition grew, so did her responsibilities.

"When I first started, I was

young and too intimidated to express my opinions," Riechers remembers. "I was better at just *doing*. In the companies I had worked for before AppleOne, I found that my reticence held me back, even though I did a great job. "Thankfully, [AppleOne President and Founder] Bernie Howroyd recognizes talent when he sees it," Riechers says. "He promotes people who can bring structure to the company without destroying its entrepreneurial élan vital."

Riechers' immense sales skills earned her promotions to branch manager, then area manager and eventually to regional manager. Her talent for landing accounts with some of the nation's largest corporations won her the title of Vice President and the responsibility of overseeing 50 offices and all key accounts.

"I have had an incredible journey here," Riechers says. "As Vice President, **my goal now is to invest in others just like AppleOne invested in me** to provide them with the chance to enjoy the same kind of success I have had. Investing in its workforce is what AppleOne is really all about."

At AppleOne, we believe that with enough confidence and determination, you can succeed in the cold realities of business without abandoning your dreams. "If you can conceive, you can achieve," reads the plaque hanging in the lobby of its international headquarters. More than a platitude, it is the foundation on which AppleOne — and the careers it has fostered — has been built.

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Breast Cancer - Some Facts You Need To Know

sponsored by LOMA LINDA UNIVERSITY CANCER INSTITUTE

Over the past few years, increasing awareness of breast cancer has put both concern and fear in most women. We know the statistics: one in every eight women is expected to develop breast cancer during her lifetime. That is a disturbing number when you stop and look around the office or the grocery store or the classroom. Who is the 1 in 8, the 2 in 16? You? Your boss? Your best friend? Your mother or sister? The best way to ease the fears is to know the facts. And the fact is that more and more women are surviving this disease due to early detection. For example, the five-year survival rate (which includes all women living five years after diagnosis, whether the patient is in remission, disease-free or under treatment) for early stage localized breast cancer has risen from 78 percent in the 1940s to 95 percent today. Our best defense against breast cancer is education. In the spirit of "National Breast Cancer Awareness Month", here are some important facts about breast cancer detection and risks.

Prevention

The truth is that there is no known way to prevent breast cancer, and 70 percent of women who get the disease have no known "risk factors". That is why early detection and prompt treatment are our best protections against breast cancer.

Self-Examination

Women age 20 and older should get in the habit of performing monthly self breast examinations. Through regular examination you will come to know what your breasts feel like normally, allowing you to detect irregularities or growths in premature states. Self-examination is one of the best sources of early detection.

Mammograms

The American Cancer Society recommends that asymptomatic women have a screening mammogram (a non-invasive radiological examination) by age 35-40; women 40 to 49 should have a mammogram every 2 years; women age 50 and over should have a mammogram every year. Women under age 50 should talk to their doctor about how often a

mammogram should be done according to their individual medical history.

Suspicious Symptoms

You should report any of the following warning signs to your physician immediately:

- a lump or thickening in or near the breast or underarm area
- an unusual change in size or shape of breast
- discharge from nipple
- a change in color or feel of skin of the breast, areola, or nipple (dimpled, puckered, or scaly)
- inversion of nipple

Risk Factors

No single risk factor or characteristic determines who gets breast cancer. However, we do know that many women who get breast cancer have several things in common. Here are some of the most identifiable:

- family history of breast cancer
- aging (age 50+)
- no prior pregnancy
- late age of first pregnancy (after age 30)
- early first menstruation (before age 12) or late menopause (after age 55)
- previous cancer

Several other factors seem to slightly increase the risk for breast cancer, although their exact role is unclear:

- alcohol
- radiation exposure
- adult weight gain
- oral contraceptive,
- lack of physical exercise

Loma Linda University Cancer Institute was founded with the belief that we can make an impact on breast cancer through education and awareness. We believe that every woman needs to be informed about her individual risk factors and educated about early detection of this disease. During "National Breast Cancer Awareness" Month, Loma Linda University Cancer Institute will be providing educational programs and low cost mammography for the Inland Empire Community's members.

October's events:

"Making The Most of Me"

Sunday, October 5

Women's Health &

Mammography Center

Nordstrom, Galleria at Tyler

M-TH 10:00 am - 6:00 pm;

F 10:00 - 4:00 pm

Sun 11:00 am - 5:00 pm

The Top 7 Reasons To Golf on Monday, November 3:



You've got your reasons for playing golf. But on **Monday November 3**, you won't find a better excuse to spend your day golfing than at the Second Annual **Walter's Children's Charity Classic**. Because in addition to possibly winning an E-class Mercedes-Benz or trips to La Quinta and Palm Springs, your participation will help bring the most advanced medical care to children that desperately need it. Please help support this very special event. The proceeds of this tournament will be used to **help Loma Linda University Children's Hospital** in their mission of hope and healing.

Please Call (909) 688-3332

To you, it's a day of golf...
but to thousands of children, it's a better chance at life.



For the benefit of Loma Linda University Children's Hospital



Your Special Invitation

to our First Anniversary Celebration and in honor of Breast Cancer Awareness Month at LLUCI Women's Health and Mammography Center at Nordstroms, Galleria at Tyler.

This coupon entitles you to a mammogram at the special Breast Cancer Awareness Month rate of \$55.00*.

For an appointment, please call 909-824-4001 or toll free 888-824-4001.

Please Present This Coupon at Your Appointment



* This rate applies only to women within the ACS guidelines (credit card, check, or cash only).

Losing Those Extra Pounds and Keeping Them Off for Life

Fall is here, and hem lines have once again risen. There is no better time than now to tackle your goal of weight loss. Changing your perspective on losing weight may be the most instrumental step you can take.

First of all, you must change your concept of dieting from one of depriving yourself of bad foods to one of elevating yourself through healthy eating. With today's busy schedules, many of us have developed poor eating habits. Learning to listen to what your body craves nutritionally is the best way to start eating better. By eating what we actually crave (even if it's pizza occasionally), we are less likely to overeat and fill up on foods that cause weight gain.

To help with your goal of weight loss, Kaiser Permanente has provided a few strategies to get you started.

Ideal versus healthy weight — finding a balance

Begin by setting a realistic goal. To do that, you have to give up the notion of having the "perfect body." Your goal should not be to look like the latest supermodel — but rather to get down to and maintain a healthy weight. Your healthy weight depends on your age, health, genetics, body type and amount of body fat. It's the weight at which you experience no significant risk of weight-associated illness. Commit yourself to reaching this weight and you won't be disappointed.

Take a look at your eating habits

This is an excellent time to rethink your relationship with food. Ask yourself if you eat when you're unhappy, worried or stressed out. If the answer is yes, you could be an emotional eater — someone who reacts to feelings and events by eating. If you're ever going to reach your healthy weight, you're going to have to give some attention to this important issue. By becoming aware of unhealthy eating patterns, you can take the first step toward developing healthier responses to your emotions.

Give up on fad diets and pills

When you reduce your food intake without exercising, you lose water and muscle before you lose any fat. Once you're off the diet, you regain the fat but not the muscle, resulting in a higher percentage of fat than before. Worse, you end up with a slower metabolism, which makes it harder to lose weight the next time. While diet pills may work in the short term, many have dangerous side effects, some of which have not yet been discovered. The way to take off the fat and keep it off is with a sensible, long-term weight management plan that includes a low-fat diet and regular, moderate exercise.

Get moving with an exercise plan

Solid nutrition and regular exercise make you healthier, stronger and more energetic.

Finding a form of exercise you'll enjoy is important, because consistency is essential to getting the most out of exercise. In time, gradually increase the intensity of your exercise. And, of course, check with your health care provider before beginning any exercise routine.

Healthy dieting tips

Never go hungry. Going hungry, even for a few hours, can cause your metabolic rate to drop and make you more likely to overeat later. Eat regular meals and healthy snacks such as carrot sticks or fruit. Keep portions moderate and don't go back for seconds.

Focus on fat, not calories

You can cut down on fat in many different ways. Eat more poultry and fish (broiled or baked without butter — never fried). Choose lean cuts of meat, removing visible fat before cooking, and replace some meat with cooked beans or grains. Switch to low-fat or non-fat milk and cheese. And try steaming your vegetables, sautéing them with a teaspoon or less of oil, or cooking them with wine or defatted broth.

Eat a variety of foods every day

The new food pyramid will help you get the right foods in the right amounts each day: six to 11 servings of grain products, five servings of vegetables, two to four

servings of fruit, two to three servings of dairy products, two to three servings of meat, poultry, fish, dried beans, eggs and nuts, but only a tablespoon or two of added fat, and two to six tablespoons of added sugar.

Remember the 80:20 rule

If you eat well 80 percent of the time and are in decent health, high-fat and high-calorie foods won't be a problem the other 20 percent of the time. Concentrate on watching what you eat and how much you eat and you'll be on your way to maintaining a healthy weight for life.

Let Kaiser Permanente help

If you're a Kaiser Permanente member, there are a variety of weight management classes available to you through your health plan that can make losing weight a whole lot easier. Call the Health Education Department at the medical center nearest you (refer to "The Guidebook to Kaiser Permanente Services"). Members can get additional support by calling the Kaiser Permanente Healthphone for recorded advice at (800) 33 ASK ME (332-7563).

To find out about becoming a member, visit us at our Web site (www.ca.kaiserpermanente.org). While browsing, check out information about weight management classes or our listing of health education classes. Also, you can call (800) 777-1256.

Women of prominence ...

continued from Page 22

Patty Aguiar



**Director of Business Development
Columbia Chino Valley Medical Center**

Patty Aguiar has been actively involved in the health care industry for more than 15 years.

She began her career at the hospital as public relations director in 1982 and although she has left twice to pursue other avenues, she has once

again returned back to "her hospital family."

As an active participant in the administrative team of the hospital, the director of business development works to integrate the hospital into all facets of the community's health care needs and events. Her duties include program development, community relations, advertising director and official spokesperson for the hospital. As the hospital is owned by Columbia/HCA of Nashville, Aguiar's duties also include national health care projects and government relations.

One of the newest programs to be developed by Aguiar and the administrative team is CalMed, a Hispanic physician referral service that Columbia/HCA will be looking to expand into

other markets of their hospital system. The program meets the needs of a large population of the hospital's primary market area, which is continually growing.

A Women's Wellness Center for Chino Hills is among the list of projects being developed by Aguiar. As a satellite diagnostic center for the hospital, the center will provide bone densitometry, mammography and ultrasound along with a full line of services and products for today's active woman.

Aguiar has been actively involved in the community for more than 20 years. She is cur-

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ADVERTORIAL

Women & Business Expo Participants Eligible for Fleet Pricing at Toyota of San Bernardino

The way you, and generations before you, purchase an automobile has been much the same for more than a century. Toyota of San Bernardino says, "Those days are over for the smart shopper."

Derek Parsons, a fleet manager at the dealership, is part of a new breed of automotive sales consultants that is raising awareness about the phenomenon of "fleet pricing."

"The concept is simple," says

Parsons. Qualified buyers "go direct" to our Fleet Department, bypassing the normal channels the average car shopper encounters. "By dealing with Fleet," he continues, "you deal directly with our department. You literally walk past the sales people on the lot and come to our business office. We offer you bottom line pricing on our vehicles just like we do with large corporate or municipal customers. There's no

back and forth, no price 'jargon.' The deal is clear-cut from the start. Basically, you get the same kind of pricing a credit union or a company that buys 20 or 30 units at a time direct from us gets."

Fleet purchasing power is being made available to the individuals participating in the 1997 Women & Business Expo. Johnny Rodriguez, also a fleet department manager at Toyota of San Bernardino, says, "Customers invited to use fleet services are always among those with the highest satisfaction indexes at the dealership. When a customer is able to work with us in an office setting, an environment designed expressly for conducting a dignified, business-like transaction, it allows the customer the time to choose exactly the kind of vehicle he or she wants without any kind of pressure. Fact is, with the lowest price and best terms already in place as the transaction begins, the customer is able to focus attention completely on finding the car, truck or even van that suits his or her personal and business needs exactly."

Fleet purchasing is easy. Simply make an appointment with the fleet representative at (909) 381-4444, choose the vehicle you want, sign a purchase agreement and drive off.

"It really is that easy," says Parsons. And the great news is that Toyota of San Bernardino has extended fleet pricing to their massive inventory of used vehicles as well. "Talk about driving a great car at the lowest possible price," he says. "Combine fleet pricing with preowned vehicle value, and the cost of owning a reliable vehicle is more affordable than you might have ever imagined."

If you or someone in your family is a member of a credit union, the transaction can be handled in an extremely efficient manner. With a preapproved loan from a credit union, you can be in and out of the dealership in about as much time as it takes you to choose your car.

Rodriguez says, "Fleet customers really appreciate the fact that they deal with one person and one person only to make the transaction complete. Some car stores will bounce you from salesperson to

salesperson and then to a desk or finance manager to complete the deal. This can leave the customer pretty worn out. Buy direct from Toyota of San Bernardino's Fleet Department and you'll walk out feeling exhilarated instead."

Toyota of San Bernardino is one of the oldest Toyota dealers in America. For more than 30 years the dealership has been serving residents of the Inland Empire area. The dealership anchors the San Bernardino Auto Plaza. Parsons points out that the location of the dealership makes it conveniently accessible to everyone, as it sits dead center in the Inland area. "Whether you live in Ontario, Riverside, Chino, Yucaipa, wherever, you're really never more than a short drive away from us. We're just off the Orange Show Road exit of the 215 freeway, very close to San Bernardino's Inland Center. Again, when you call us to set up an appointment, we'll give you any assistance you might need in finding us. And, of course, we'll steer you directly to our department. You'll bypass the salespeople on the lot."

It's also important to know that if customers decide a used vehicle is best for their needs, then they are protected by Toyota's Certified Used Vehicle Program. The program certifies that the vehicle chosen has been carefully selected from the finest Toyotas available and then subjected to 128 quality assurance tests. Toyota of San Bernardino's factory trained Toyota technicians ensure the vehicle you choose meets Toyota's highest standards of mechanical and electrical performance as well as interior and exterior appearance. For an additional measure of confidence, the Toyota Certified Used Vehicle is protected by a six year/100,000 mile power train warranty good from the original date of first use when sold as new. You also get a one year, 24 hour Roadside Assistance contract.

Fleet Department hours of operation are: Monday - Saturday from 10 a.m. to 7 p.m. and Sunday from 10 a.m. to 5 p.m. Call (909) 381-4444 ext. 225 or 226 or call toll-free at (800) 427-1293.



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- 2) Present this AD.
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Derek Parsons—Fleet Sales, Shelley Loera—Lead Sales,
& Johnny Rodriguez—Fleet Sales

FLEET DEPARTMENT—Hours of operation

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Stress-Management Tips for Women in Business

Most diseases suffered by working women are attributable to emotional stress. Women who juggle career and family often suffer from stress associated with "trying to do too much."

And while many may not realize it, the companies that stressed-out employees work for also suffer. Millions of dollars are lost annually by businesses because of stress-related absenteeism, alcoholism, low productivity and poor work.

Stress is a major health and economic issue to any human resources department. The following information, provided by nonprofit HMO Inter Valley Health Plan, provides some basic knowledge to help understand — and begin the fight against — stress.

"Good" and "bad" stress

A certain amount of psychological stress is necessary. If we don't feel a degree of tension, then we are probably not really involved in what we are doing. Never to feel stress is to be without a zest for life. Stress can be a sign of creative and purposeful living. But at what point does stress become nonproductive and harmful?

While some stress is not bad, for the most part it is a negative issue when we fail to cope adequately with it. The harm is not caused by the stressful situation itself but by our reaction to it.

We are all familiar with general signs of stress which can include anxiety, tension, irritability and/or depression. They may be actions in everyday life that we do not associate with stress, if only because we are too stressed to notice them. A few signs of "bad" stress include:

- Moving, eating and walking rapidly
- Hurrying the end of a sentence
- Impatience
- Guilt feelings about relaxing
- Trying to cram more work into ever-shorter time spans
- Not listening to the opinions of others

A short temper over minor mishaps
• Weight fluctuations and/or indigestion.

Relaxation skills to help manage stress

The most effective approach to managing stress for women or men is to incorporate regular exercise with relaxation skills. Stress-beating exercises such as jogging, running and aerobics are best, and almost anyone can perform such exercises.

Relaxation skills, however, are new concepts to many. A series of simple relaxation exercises can be performed in a few minutes at your office desk or at home. These exercises focus on specific areas of the body where stress-induced physical tension is often manifested.

The relaxation skills exercises that follow should be done three to five times each, with the muscle contractions held for about six seconds and then released for at least 20 seconds before repeating. You might also use these exercises to cool down after aerobic activity.

Starting with the head

Lift your eyebrows, pushing them toward the hairline as far as possible without looking up. Release, repeat. Push your eyebrows together tightly (frown). Make as many wrinkles in your forehead as possible and hold the tension. Release so forehead is smooth again, repeat.

Slide the fingers of both your hands up into your hair. Then massage your skull by gently moving the scalp forward and back and from side to side. You can do this for as long as you like.

And then the neck

Sit at a desk or table with your elbows on it. Place one hand on your cheek, lean your head and push against that hand. Resist the push with hand. Repeat with the other hand on the other cheek. Do each exercise three to five times.

Clasp your hands behind your

head, then pull your head up against your hands, which resist. You should feel tension in your neck. Do three to five times.

The shoulders

Pull your shoulders up to neck level and hold. Then pull them up as close to your ears as you can and hold the shoulders tensely. Release them to neck level, hold, then release shoulders completely and let your arms dangle. Do entire sequence three to five times.

Upper back

Place your hands on your shoulders and squeeze your shoulder blades together. At the same time, press your elbows backward at shoulder level as far as they will go. Then bring your elbows forward to touch each other in front of your chest. Relax and let arms hang limply at sides. Do three to five times.

Lower back

Lie on your back with your knees bent and your feet flat on the floor. Relax your head, neck, shoulders and arms. Then contract your abdominal muscles and press your lower back firmly to the floor. Hold this position, a pelvic tilt, for about six seconds. Release. Do three to five times.

Abdomen

Inhale slowly and deeply through your nostrils by first pushing out your abdomen and then expanding your chest. Relax and exhale gently and completely through the nostrils by contracting the abdominal muscles lightly. Repeat so the inhalations last about six seconds and exhalations last longer as you become more relaxed.

Exercises for the mind

There are other ways to manage stress that serve as adjuncts to an exercise program. Since stress is for the most part a result of mental difficulties, it must be worked through with firm, clear thinking.

Know yourself

Your way of life should be consistent with your values, beliefs and goals. Doing or saying things that do not agree with your inner code is a major source of stress. But if this does happen once in a while, don't be too hard on yourself. Learn to forgive yourself.

Communicate

Talk over your problems with someone you can trust. Bottling things up inside only makes things worse. Talking things out relieves the tensions, helps you to see things more clearly and often helps you see what you can do about a problem. Remember to tell the person in whom you confide how much you value your relationship and appreciate them listening to you.

Organize your time and energy

Tension and anxiety build up when your work seems endless. When this happens, set priorities. Figure out what part of the day is your most productive and tackle the essential tasks then. Once those are done, you will be in the swing of things and the other tasks will go much more easily. Don't waste a lot of energy or time on small problems. Most of what we worry about never comes to pass anyway.

Be realistic about yourself

People who expect too much from themselves are in a constant state of tension and anxiety. No one can be perfect. Decide what things you do well. These are probably things that you enjoy doing and that give you the most satisfaction.

Put your energies into them. Expect success and celebrate your successes. When you encounter things you don't do so well, give them your best effort and accept your own limitations. Focus on what you do well.

For more information about Inter Valley Health Plan, call (909) 623-6333.

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Norma Newell
Director of Membership Services



Cyndie O'Brien
Director of Communications



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1. PageNet 10535 Foothill Blvd., Ste. 100 Rancho Cucamonga, CA 91730	1.6 million 10 million	Plano, Texas	CNN Wireless News, OneWorx Personal Communications Systems, Wireless E-mail, Local, Regional and National Coverage, Voice Mail, Numeric and Alphanumeric Pagers	Rob Murray Vice-President/G.M. (800) 833-7243/(619) 794-6479
2. Mobile Communications 701 N. Haven Ave., Ste. 140 Ontario, CA 91764	55,000+ 4 million+	Ridgefield Park, New Jersey	Alphanumeric and Display Paging, Voice Mail Service and Equipment	Jim McNally Sales Manager, (909) 466-4245/ 466-4262
3. Elite Communications Div., Extensive Enterprises 7026 Magnolia Ave. Riverside, CA 92506	11,800 WND	Riverside, California	Sales of Pagers, Cellular Phones and PCS Services, Numeric Alpha and Voice Mail Services, Prepaid Cellular Phone Cards and Accessories, Authorized Pager Repair Center	Michael Posqualino Regional Manager (909) 222-2022/ 222-0253
4. Lazer Communications Systems, Inc. 6833 Magnolia Ave. Riverside, CA 92506	9,568 17,439	Riverside, California	Business Phone Systems Voice Mail Systems Computer Wiring	Bob Green President (909) 788-6000/788-6145
5. PageMate Network 3505 Van Buren Blvd. Riverside, CA 92503	5,200 5,200	Riverside, California	Full Service Paging, Cellular Activation, Full In-House Repair Service, Accessories	Joseph Pham President (909) 352-0964/352-8949
6. PageSmart 1041 W. Badillo St., Ste. 106 Covina, CA 91722	4,800 4,800	Covina, California	Full Service Paging, Digital Voice Message, National and International Coverage	Victor Lanfranco Jr. Sales Manager (626) 915-6105/967-8557
7. Trump 1 3824 University Ave., Ste. 210 Riverside, CA 92501	500 500	Riverside, California	Paging and Voice Mail Prepaid Cell Phone	Tim Williams President/Owner (909) 788-4630/788-4620
8. Metrocall 1392 W. Seventh St. Upland, CA 91786	na 4.2 million	Alexandria, Virginia	Voice Mail, Data Services on Demand, Stock, Sports News and Weather Updates, Display and Alphanumeric Text Messaging, 1 1/2 Way Paging	Jim McWhirter Marketing Vice President (800) 668-3036/(703) 660-8843
9. Map Mobile Communications 12792 Valley View, Ste. H Garden Grove, CA 92845	na	Chesapeake, Virginia	Answering Service Alphanumeric Free Beeping	Valerie Summerstar District Sales Manager (800) 627-0338/(714) 379-1130

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1997 Inland Empire Business Journal.

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spent with a

physician, ease

of scheduling

an appointment

and courtesy

of our office staff.



Women of prominence ...

continued from Page 28

rently the first vice president of the Chino Valley Chamber of Commerce and a board member of the Mt. Baldy Region United Way. She has also served as president of the Chino Kiwanis.

As a result of her community efforts, she was selected as the 1986 Citizen of the Year for the city of Chino.

"Meeting the community's health care needs and working with the community organizations has become my full-time job and hobby all at the same time," Aguiar said. "There is nothing more pleasurable than to make a difference in the community."

Cynthia O'Brien Director of Communications Inter Valley Health Plan

Cynthia O'Brien, an Inland Empire resident, was recently promoted to the position of director



of communications by Pomona-based, non-profit HMO Inter Valley Health Plan.

O'Brien directs all

phases of Inter Valley's advertising, promotion and public relations programs. A wearer of many hats, she oversees several newsletters, generates internal communications, acts as a key Inter Valley spokesperson, administers advertising budgets and directs the promotional activities for Inter Valley's senior and commercial products.

As an integral part of Inter Valley's operations since 1992, O'Brien has acted as a liaison to local charity organizations and has spearheaded projects which bring important health education issues to the public.

"I really like what I do for a living," O'Brien said. "Because Inter

Valley is a nonprofit health maintenance organization, I am able to give something back to my community in the form of health care delivery. And as the director of the communications department, there are many creative aspects to my job. I'm responsible for a wide variety of tasks, so I am not doing the same thing all the time. It is also very rewarding to be a part of a growing organization such as Inter Valley."

O'Brien is a member of the Inland Empire Ad Club and the Healthcare Public Relations and Marketing Association.

She holds a bachelor of arts degree in public relations from California State University, Long Beach. A native Southern

Californian, O'Brien lives in Upland with her husband and three children.

Kathy Roche



Acting
Director of
Marketing
and Public
Relations
Pomona
Valley
Hospital
Medical Ctr.

With more than 17 years in the field of communications, Kathy Roche is currently serving as acting director of marketing and

continued on Page 41

ADVERTORIAL

New Nutrition Program Offered to Cancer Patients and the Community

When The Robert and Beverly Lewis Family Cancer Center was established at Pomona Valley Hospital Medical Center in 1993, it was with the commitment to treating the *total person*. This means not just providing the latest in radiation and chemotherapy treatments, but support groups and many other resources to provide patients with powerful tools to fight their particular form of cancer.

Among the center's newest services for cancer patients and their families is the Nutrition Program directed by Page Soapes, a registered dietitian with a master's degree in public health.

"We have always provided nutritional information for our patients on a more informal basis," says Soapes. "We recently asked readers of our newsletter, *In Touch*, about their interests in nutrition and learned that they wanted a more formalized program for themselves and their families.

"This new program will meet that need," she explains. "It will provide one-on-one counseling, cooking demonstrations, nutrition classes and various outreach programs for the community."

While good nutrition is important whether or not one is suffering from cancer, Soapes says that an individualized nutrition program is particularly essential to a cancer patient.

"It really is true that what you eat affects your well being," she says. "While undergoing chemotherapy, radiation and other treatments, a patient can suffer from loss of appetite

and may be at risk of malnutrition. This can make the patient's immune system even more vulnerable to other health problems, such as colds, flu and pneumonia. Good nutrition is important to help patients tolerate their treatments better and enhance their quality of life."

Soapes says that the emphasis of the program is meeting the nutritional needs of the individual patient of the cancer center as well as of people in the community.

"The U.S. Department of Agriculture's food guide pyramid is a good base to start, but every patient has different caloric needs and tastes," she observes. "Our goal is to develop nutritional guidelines that the patient is comfortable with and can easily maintain."

The Cancer Care Center is a 37,000-square-foot, one-story outpatient facility with easy access and ample parking, located about five blocks from Pomona Valley Hospital Medical Center. It has earned the highest accreditation awarded to a community comprehensive cancer program by the American College of Surgeons.

The center offers everything from the latest in radiation and chemotherapy treatment to support, prevention, education and screening programs. Educational and support services are provided free or for nominal charge to patients and their families as well as to the community-at-large.

For more information on the Nutritional Program or the Cancer Care Center, call (909) 865-9555.

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Cancer treatment depends on more than advanced technology. Dealing with the impact on emotions and lifestyle is essential, too. Does your local cancer center have the big picture? Give them a quick check-up and you'll find out.

At The Robert and Beverly Lewis Family Cancer Care Center at Pomona Valley Hospital Medical Center, you'll discover a collaborative partnership achieving national health care standards in a community setting. We've earned the highest accreditation awarded to a community comprehensive cancer program by the American College of Surgeons. And our state-of-the-art equipment and treatment programs deliver seamless care from in-patient to out-patient.

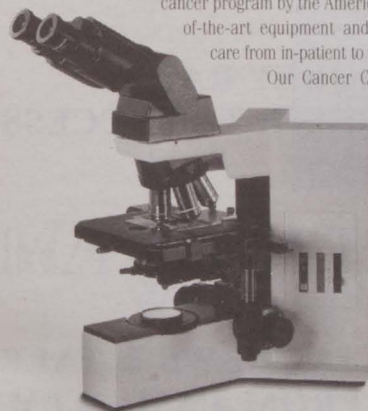
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The Robert and Beverly Lewis Family
Cancer Care Center

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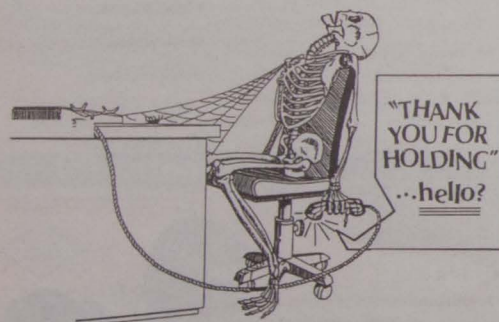
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In this topsy-turvy world, it's vitally important to develop career skills and networks for achieving your dreams. If you are a woman employed in the financial services industry, one way to develop your skills and network with professionals who share your dreams is by joining Financial Women International.

Financial Women International (FWI) is a nonprofit organization that has been around for more than 50 years. Originally started as an organization for women banking professionals, its membership has expanded to include financial planners, stockbrokers, accountants, attorneys and industries that support the financial services community.

The Inland Empire chapter of FWI meets every month at Rosa's Restaurant in Ontario and presents programs and workshops

covering such topics as performing at your peak, effective leadership, balancing your work and professional lives, planning for retirement, managing diversity and inspiring your workforce, and sales and marketing techniques.

A good way to get acquainted with this group is by attending their annual fund-raising event, "Walk in the Clouds II," an evening of wine tasting, food and entertainment at the historic Joseph Filippi Winery, 12467 Baseline Road, Rancho Cucamonga. Admission is \$25. Reservations can be made by contacting Jill Magee at (909) 481-3019, or you can pay at the door.

For more information about FWI programs and meetings, contact Lynn Smith, vice president of City National Bank at (909) 276-8815.

Upland Construction Company Moves Up in Market

Inco Homes Corp. is moving up in the real estate market.

During an annual meeting in September, an Inco official said the company will diversify and build higher priced homes in San Diego and Ventura counties.

The Upland company once had a stranglehold on the entry-level housing market. CEO Ira Norris said the move will take advantage of a resurgent Southern California real estate market.

"Now for the first time, (a recovery) really looks like it is happening," Norris said.

Norris' comments follow a declining stock value from more than \$15 a share in 1995 to one dollar a share.

He said the company still needs to acquire land and raise capital but those goals should be easier to achieve now that the Southern California real estate industry is improving.

"We believe we have something to offer (lenders) for the future," Norris said.

Inco achieved success in the High Desert real estate market but was battered by the market downturn in the early '90s and by the closing of George Air Force Base in 1992.

Norris said the entry-level homes that Inco specialized in were usually bought with low down payments and didn't need to decline much in value before a resident owed more on a home than it was worth.

It became easy for residents to let their homes go into foreclosure, and the market became saturated with foreclosures, Norris said.

The situation worsened for Inco in 1995 when the company had to sell two profitable divisions in Las Vegas and Phoenix to survive.

As its financial condition worsened, it became harder to find capital to buy land. Norris and other Inco officers loaned the company money.

Now the company will build homes priced at \$200,000 instead of less than \$100,000.

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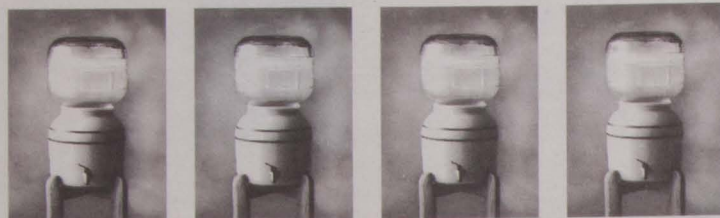
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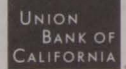


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in personnel, Chris
decided to open her own
employment agency as a
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Snelling. Then she turned
to us for an SBA loan.
We gave Chris help in
preparing a business
plan. We gave her our
encouragement and

support. And, of course,
we gave her the loan. In
the first year, Chris and
her small staff exceeded
their business plan with
\$1.6 million in billings.
They were named best
employment agency by
two major newspapers.
And they added some of
the largest companies in
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Area as clients. Not long
ago Chris wrote us a note
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begin to thank Union

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process was an invaluable
experience in business
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I loved it!" We salute
Chris Utsumi-Puryear
for helping to build
California's reputation
as a place where small
businesses thrive. And
we're grateful for her
kind words. Almost as
grateful as the thousands
of people who've found
their jobs through her
hard work.



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Women of prominence ...

continued from Page 36

public relations at Pomona Valley Hospital Medical Center.

"Although no two days are alike, working in health care marketing and public relations is challenging and invigorating," Roche said. "My job provides me the opportunity to work with a wide variety of people and to develop ideas and projects to assist people in becoming more knowledgeable about health and wellness, and their options for health care services."

She joined the 436-bed hospital in 1992 as community services coordinator. A graduate of California State Polytechnic University, Pomona, with a bachelor's degree in communications, Roche began her career as a campaign and communications associate for the former West End United Way (now Mt. Baldy United Way). She later served as the community relations representative for Samaritan Counseling Center.

With her career centered on Inland Empire nonprofit businesses, Roche has served as a volunteer for several local social service agencies. She is currently a board member with Community Senior Services and is also active with the Senior Services Alliance.

She has served as a board member and nominating committee chair for the former Volunteer Center of the Greater Pomona Valley and was a board member with the local chapter of Recording for the Blind.

Roche and her husband, Dean, are residents of Upland and parents of a 16-year-old daughter and a 13-year-old son.

Patricia L. Gilbreath

Tax Partner
Eadie and Payne

Being the mother of four, a partner in an accounting firm and a city council member may sound difficult, but Patricia Gilbreath has a friend in her company.

"My firm encourages and supports involvement in community affairs," Gilbreath said. "Being elected to the Redlands City Council has been supported by my partners and staff. The firm provides flexibility in my scheduling to allow time to satisfy my elected official duties." Gilbreath joined the firm in 1977 and rose to partner in 1984.

Originally from Fargo, North Dakota, Gilbreath received a bachelor of science in business administration, accounting, from California State Polytechnic University, Pomona. And she earned a master's in business taxation in 1980 from the University of Southern California.

Gilbreath's extensive community service

background includes serving as: president, Redlands Sunrise Rotary Club; finance chair, Redlands Symphony Association; treasurer, First Congregational Church of Redlands; campaign chair, Redlands Area United Way; and Governor's appointee, Developmental Disabilities Area Board No. XII.

She has also received numerous awards, including the Woman of Achievement award by the Redlands Business and Professional Women organization and the Outstanding Service Award by the California State Council for Developmental Disabilities.

Other accomplishments aside, Gilbreath said she enjoys working for Eadie and Payne.

"What I enjoy most about my job is flexibility and challenging issues to deal with every day," Gilbreath said. "Public accounting is my chosen profession because of the diversity of work which I have the opportunity to provide as a service to individuals, businesses and nonprofit entities. As a tax partner with Eadie and Payne, there are many avenues to provide essential planning services for clients."

Karen Roberts

Communications
Supervisor
Valley Health System

Saying Karen Roberts is a busy person is almost offensive, because it is such a gross understatement. As if handling

communications for Valley Health System isn't enough, Roberts is also the president of FireRose Communications, a communications business, and is an adjunct professor at Riverside Community College and Community Christian College.

She finds her work with Valley Health particularly rewarding.

"These are exciting times for health care providers, and I am delighted to be working with the innovative team of professionals we have at Valley Health System," said Roberts, communications supervisor at Valley Health System, comprised of Hemet Valley Medical Center, Menifee Valley Medical Center and Moreno Valley Community Hospital.

"We're turning challenges into opportunities that will enhance the health of our communities. We're making a difference in the Inland Empire, and I'm proud to play a part in that."

Roberts especially enjoys the communications aspect of her work.

"Information is a key component of successful change, whether it is in changing our business strategies or our health and lifestyle behaviors," she said.

Roberts earned a bachelor's degree in communications from St. Louis University and a

master's degree in English composition from California State University, San Bernardino. She began her career with Valley Health System in 1991.

Roberts serves on the board of directors of the Inland Empire Chapter of the Public Relations Society of America and is involved in community activities throughout the Inland Empire.

Senior VP Targets Inland Empire's Underserved

Madeline Progner, a 20-year veteran with Union Bank of California (UBOC), is taking on a new role. Recently named corporate community development officer for the bank's expanding community outreach program, Progner joins fellow officer Sal Mendoza in assessing how the bank can support the Inland Empire's diverse economic development needs.

"We are especially interested in supporting local nonprofit organizations that provide affordable housing, economic development, education programs, emergency services and health and human services to promote community growth and prosperity," says Progner. "Our particular department's mission is to reach the underserved — the low to moderate income and minority markets — to let them know how the bank, either alone or with other community partners, can help them access the services they require to meet their financial objectives."

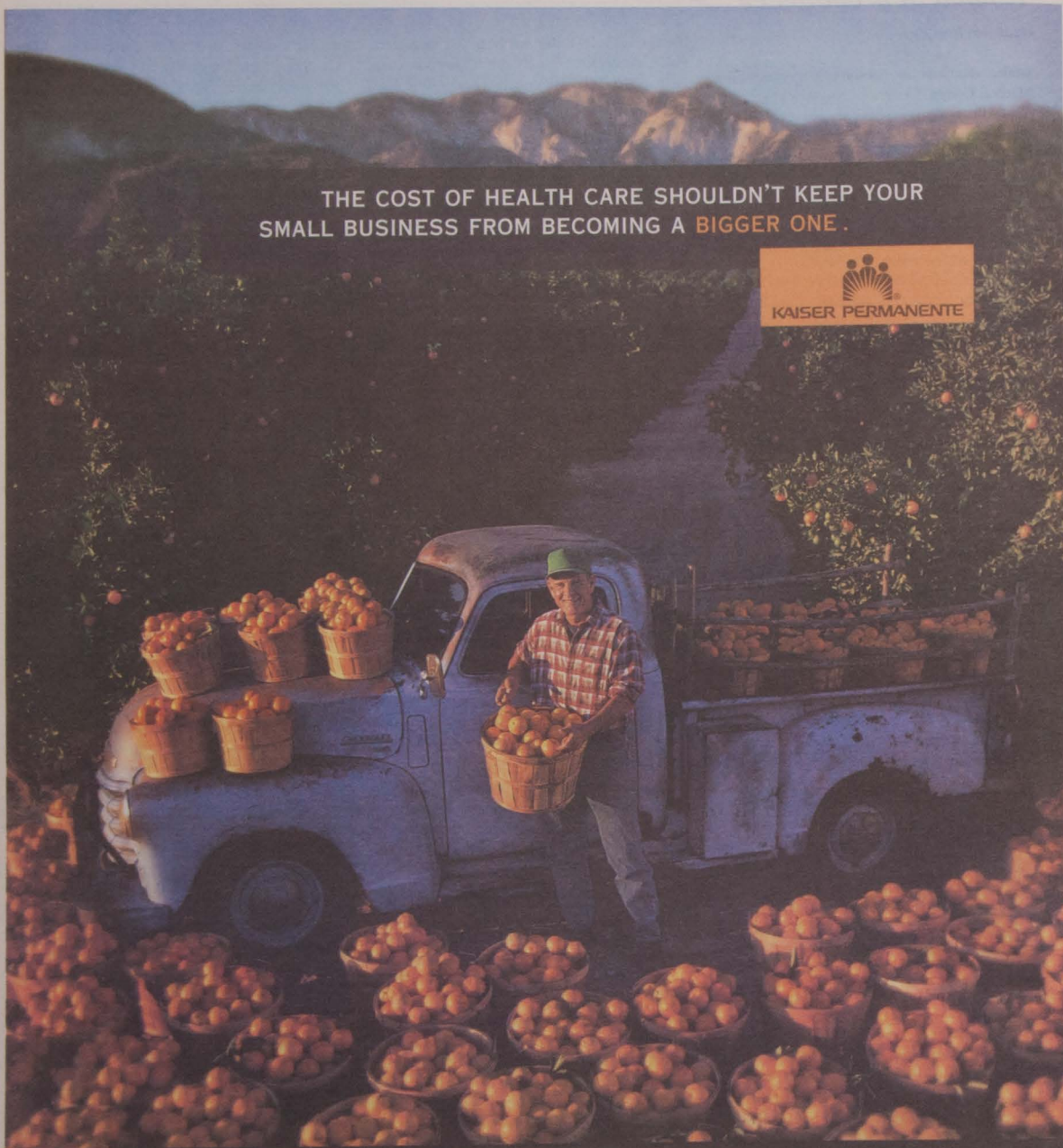
Progner, who formerly managed UBOC's Bank Card Department in San Diego and has served as a personal banking officer, is enjoying the challenges offered by this new position.

"My satisfaction comes from combining good business practices with compassion to find creative ways to support the local economy's growth," says Progner, who will focus her attention on Riverside, San Diego and Imperial counties. "I hope to represent the bank as a catalyst by facilitating ways for individuals or organizations to enhance their financial health."

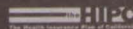
A native of San Diego, Progner attended UCLA and is a graduate of the Pacific Coast Banking School at the University of Washington. She has been recognized by the San Diego YWCA for her community work and remains active in several community organizations.

Madeline Progner

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Route 66 ...

continued from Page 3

along with the Stampede's new stadium on E Street, seemed like a great combination. Thus, a Santa Monica promoter came to town for a \$60,000 fee to promote sponsorships of a "Beach Girl" — an all girl band that was being formed — concert.

Neither the sponsorships nor the girl band developed, and the promoter took his check and left town.

Then, things got really ugly. The city of San Bernardino decided to put on the concert itself, throwing the work to Stampede management. The San Bernardino Convention & Visitors Bureau people would not sanction the concert as a Route 66 event, and the city got mad.

And the Economic Development Agency got involved, putting up the money to show off the stadium to visitors.

San Bernardino, without experience in negotiation with music promoters, paid top dollar for the acts, and as things developed, various ethnic groups — some of whom were already mad about things like low-rider car representation — demanded a Hispanic night.

Tito Puente and his band got booked. Mary Wilson, of the original Supremes, came in with an oldies night show. Tickets were put up for sale, but sales went nowhere. Tickets were cut to half price and offered in packages to the Stampede stadium's advertisers, who said no, an advertiser who asked not to be identified told *The Journal*.

Tickets were given away, but the crowd still stayed at the Rendezvous events. Two hundred people showed up for one night, and 500 for the next, sources said.

The Stampede people did what they could and wound up breaking even for their efforts, a source who asked not to be identified at the vis-

itors bureau said.

The total cost for the concert is reported at \$385,000, sources say, and only about \$5,000 was taken in. The Economic Development Agency paid for everything. Sources say the original promoter is being sued.

Bill McNulty, general manager of X 103.9 radio, has experience in

putting together concerts for his station. He called the stadium concert "ill conceived" and "poorly planned and executed."

"It was an embarrassment for anyone involved," McNulty said.

Fingers are being pointed everywhere, but no one is taking blame.

The San Bernardino City

Council is not happy. The Economic Development Agency is unhappy, and the San Bernardino Convention & Visitors Bureau lost at least one employee, who resigned after the concert weekend.

Next year, the Route 66 Rendezvous will probably draw half a million people, but don't expect a concert.

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Step 1. Make a list of questions.

Step 2. Locate the yellow pages.

Step 3. Make many phone calls.

Step 4. Call your therapist (you'll be stressed).

Step 5. Make a budget.

Step 6. Get a loan.

Step 7. Wait for your call back (this could take a while).

Step 8. Clear your calendar (16 month minimum).

Step 9. Have many meetings.

Step 10. Cut your first check.

Step 11. Wait patiently (see step 4 above).

Step 12. Schedule more meetings.

Step 13. Get some answers.

Step 14. Cut another check.

Step 15. Did we mention you'd have to wait patiently?



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Computer Retailers in the Inland Empire

Ranked by Inland Empire Revenue

Company Address City ZIP	1996 Revenues I.E. Total	Services	Products	#Empl. Inland Empire #Stores Inland Empire Yrs. in Inland Empire	Marketing Director Headquarters	Top Local Exec. Title Phone/Fax
1. Computer Market Place 1490 Railroad St. Corona, CA 91720	\$24 Mil. \$24 Mil.	Repair Service, Refurbishment, Maintenance	Computers, Peripherals, Upgrades	70 2 8	Dave Roekle Corona	L. Wayne Kiley President (909)735-2102/735-5717
2. MicroAge Jaguar Systems 4135 Indus Way Riverside, CA 92503	\$13.4 Mil. \$13.4 Mil.	Networking, Connectivity, Client Services	Novell, Hewlett-Packard, Compaq	50 1 16	George F. Hoanzl Riverside	George F. Hoanzl Vice President (909) 273-7950/734-5615
3. Computerland Upland 1335 W. Foothill Blvd. Upland, CA 91786	\$6.7 Mil. \$9 Mil.	Computer Sales, Computer Service, Networking, Training Center	IBM, Compaq, Hewlett-Packard, Epson, Nec, Apple Macintosh	25 2 9	Erik Pipins Upland	Tim Lee President (909) 946-4774/946-4868
4. Advanced Micro Computer 6667 Indiana Ave. Riverside, CA 92506	\$4.5 Mil. \$4.5 Mil.	Sales, Service, Training, Technical Support, Upgrades, Networking	IBM Compatibles, other names on request, Custom-Built Systems	12 1 3	James Nguyen Riverside	James Nguyen General Manager (909) 682-1455/682-9940
5. Valley Micro Computer 41669 Winchester Rd. Temecula, CA 92590	\$3.5 Mil. \$3.5 Mil.	Training, Novell CNE, Corporate and Retail In-House and On-Site Service	Custom-Built Systems, Hardware and Software for all makes and models	12 1 14	Mershan Shaddy Temecula	Paul E. Edmeier President (909) 695-4600
6. CompuTeam Inc. 1001 E. Cooley Dr., #101 Colton, CA 92324	\$3.1 Mil. \$3.1 Mil.	Sales, Service, Training Installation, Technical Support, Networking	Hardware, Software, Peripherals, Accessories, All related equipment	15 1 13	N/A Colton	John Mirdo President (909) 783-1225
7. Computer Resources Connecting Point 41-905 Boardwalk, Ste. W Palm Desert, CA 92260	\$2.3 Mil. \$2.3 Mil.	Network Gold/Unix, Computers Repair/Service, Training	Novell/Unix, Compaq, Okidata, Hewlett-Packard, Epson, Etc.	10 1 9	N/A Palm Desert	Fran Yaquinto President (760) 328-4158/568-3907
8. Computer Gallery 72605 Hwy. 111, #B3 Palm Desert, CA 92260	\$2.1 Mil. \$2.1 Mil.	Novell Networks, Win NT Networks, Maintenance, Consulting, Professional Services	Computers, Printers, Networks, Peripherals, Software, Training	14 1 7	Allan O'Neil Palm Desert	Joe Popper President (760) 321-7077/779-0771
9. Minco Computers 23300 Sunnymead Blvd. Moreno Valley, CA 92553	\$1.6 Mil. \$1.6 Mil.	Training, Consultation, PC Repair, Novell, Systems Networking	IBM PC Compatibles, Compaq, Microsoft, Software	10 1 8	Larry Min Moreno Valley	Larry Min Owner (909) 242-3443/485-2138
10. Inter-Tel 1016 E. Cooley Dr., Ste. P Colton, CA 92324	\$1.3 Mil. \$1.3 Mil.	Repair, Maintenance Agreements, Consulting, Sales, Novell Networks	Computers, Networks, Peripherals, Software	11 1 7	Cliff Neff Colton	Cliff Neff President (714) 283-1600/283-2600
11. Computer Nook 965 S. "E" St. San Bernardino, CA 92408	\$1.2 Mil. \$1.2 Mil.	Network, Computer, Printer Repair, Technical Support	Novell, Windows NT, DTK Computers, Okidata Printers	7 1 11	N/A San Bernardino	Jim Schmidt President (909) 381-3446/381-0882
12. Riverside Computer Center 3613 Canyon Crest Dr. Riverside, CA 92507	\$1 Mil. \$1 Mil.	In-House and On-Site Service, Printer and System Repairs, Full Upgrade Service	Custom-Built Intel Pentium Systems, Hewlett-Packard and Epson Printers	6 1 11	Dave Scharffenberg Riverside	Dave Scharffenberg General Manager (909) 787-0200
13. Simplified Computer Systems & Training 415 N. Central, #A, Upland, CA 91786	\$300,000 \$300,000	Repairs, Business Services, Training, Computer Classes, Upgrades	IBM, Compaq, Novell, Bondwell, Panasonic, Custom-Built Systems	6 2 9	A. Harry Panagiot Upland	A. Harry Panagiot President (909) 981-9535
14. CompUSA 625 Hospitality Lane San Bernardino, CA 92408	na \$4 Billion	Mail Order, Computer Training, Technical and Corporate Services	Hardware, Software, Peripherals, All related products	60 1 6	Ron Gilmore St. V.P. Marketing	Randy Benson Regional Manager (909) 381-1636/387-1598
15. Alpha Business Systems 30 N. Central Ave. Upland, CA 91786	na	Sales, Service for All Computer Products Sold, Technical Support	IBM, Macintosh, AST, Compaq, Packard Bell, Compatibles, Printers	3 1 1	Mahmood Khan Upland	Mahmood Khan Owner (909) 608-7660/608-7657

N/A = Not Applicable WND = Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave., Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright Inland Empire Business Journal 1997.

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At deadline ...

continued from Page 3

California Doesn't Make the Grade in Welfare Test

The state of California potentially stands to lose millions of federal dollars if it does not show compliance with the new welfare law.

States must show they have 75 percent of all two-parent welfare families in jobs or job training. But, out of a 50-state survey initiated by The Associated Press, 16

states — including California — admit they might fall short.

By 2002, 90 percent of two-parent families on welfare must be in "work activities," meaning a job, subsidized position, community service, limited job search or education and training.

It is uncertain whether Washington will levy fines.

IRS Gets Audited

As the year draws to an end, it signals the end of some businesses'

fiscal year. With that in mind, many are setting up appointments with their accountants and getting their taxes in order.

But, this year, it appears that the Internal Revenue Service is getting itself in order, too. A memo signed by a suspended IRS manager, Arkansas-Oklahoma district collection chief Ronald James, details how the IRS evaluates agents by the seizures and levies they make — which is in apparent defiance of the law.

House Majority Leader Dick Armey (R-Texas) proposed legislation that would reform the IRS, saying that an overhaul is needed to counter such excesses as IRS targeting of conservative groups unfriendly toward the administration.

In hearings held during September, examples of IRS harassment and abuse were reported by taxpayers and IRS employees. These charges included targeting audits of lower-income citizens who lack resources to fight claims.

ACCOUNTANTS AND LAWYERS

Small Business Benefits from Taxpayer Relief Act of 1997

by Patricia L. Gilbreath

The Taxpayer Relief Act of 1997 was signed into law during the month of August. This piece of tax legislation is one of the most significant modifications to the tax code in recent times. Be assured that the thrust of this new law is to cut taxes and not to simplify the rules for taxpayers and businesses. The methods Congress has crafted to provide tax relief are creative, broad and very complex.

Small business corporations will receive a real break under the new law. Effective for years beginning after 1997, such corporations will no longer be subject to the corporate alternative minimum tax. If your small business has average gross receipts less than \$5 million for 1995, 1996 and 1997, then year-end planning for 1997 is critical to

reduce the impact of the alternative minimum tax for 1997 since this will be eliminated for 1998.

Capital gain tax reductions and changes in holding periods must be reviewed prior to any decision to buy or sell assets. Holding on to an asset for a few more months may save 8 percent of the gain in taxes. Capitalization of franchises and copyrights are also allowed favorable amortization methods.

Estate planning will continue to be a major factor in the plans for succession of that business after the owner no longer wishes to continue involvement. Planning for how to transition that business has changed based upon the new estate tax provisions of the act.

Several expiring tax provisions have been extended. The research tax credit has been extended for another 13 months to encourage

continuing investment by businesses in research activities. This is retroactive, so an amended tax return may be warranted for 1996.

The tax credit available to employers hiring members of certain targeted groups was also extended and modified, generally effective for wages paid to qualified individuals who begin work for an employer after September 30, 1997, and before July 1, 1998. This has been modified to be 25 percent for employment of up to 400 hours and 40 percent for employment of 400 or more hours. In addition, the minimum employment period is reduced to 120 hours and a new targeted group consisting of certain Supplemental Security Income recipients is added. The new law also modifies the eligibility definition for the targeted group consisting of AFDC families.

The self-employed health insurance deduction is altered whereby deductions for the health insurance expenses of self-employed individuals and their spouses and dependents are to be increased, ultimately providing for a 100 percent deduction in 2007 and later years.

We can only focus on a small segment of the act in this article. There are significant changes which will affect taxpayers across the board. We have reported only a few of the provisions of the law which require immediate careful planning to obtain desired tax impacts. Planning will continue to play an ever-increasing role in the running of a successful business.

Patricia L. Gilbreath, CPA, is a partner with Eadie and Payne LLP.

The Nuts and Bolts of Taxpayer Relief

by Robert J. Sepe and Tracey Cummings

The Taxpayer Relief Act of 1997 was signed into law by President Clinton on August 5, 1997, and provides the American taxpayer the first tax cut in 16 years. While the new tax law contains provisions affecting many areas — from new rules on charitable remainder trusts to the repeal of various excise taxes — the provision with the most significant effect on most taxpayers involves the sale or exchange of capital assets.

Previously, net capital gain was taxed the same as ordinary income, with a maximum marginal tax rate of 28 percent. Effective for sales or exchanges occurring after May 6, 1997, the new law creates several different tax rates that depend on the holding period, the taxpayer's marginal tax rate and the date of sale. The new multiple tax rates for net capital gains are presented in the above table:

However, note that while the

Holding Period	Marginal Tax Rate	Date of Sale	10%	15%	20%	28%	Ordinary Income Rates
< 12 months	N/A	N/A					X
> 12 months	15% tax bracket	before May 7, 1997		X			
> 12 months	> 15% tax bracket	before May 7, 1997				X	
> 12 months	15% tax bracket	between May 7 and July 28, 1997	X				
> 12 months	> 15% tax bracket	between May 7 and July 28, 1997			X		
12 to 18 months	15% tax bracket	after July 28, 1997		X			
12 to 18 months	> 15% tax bracket	after July 28, 1997				X	
> 18 months	15% tax bracket	after July 28, 1997	X				
> 18 months	> 15% tax bracket	after July 28, 1997			X		

new tax law changes the tax rate for net capital gains, it does not change the treatment of net capital losses. Up to \$3,000 per year in net capital losses can be used to offset ordinary income.

The significant spread between ordinary income tax rates and the new capital gain tax rates as well as the new 18-month holding period present some notable planning opportunities. For example, with the reduction in long-term capital gain tax rates, investment strategies emphasizing capital appreciation over current income can significantly enhance after-tax portfolio

returns. Additionally, "buy-and-hold" investors should keep growth-oriented investments outside of tax-deferred accounts to benefit from the capital gains tax relief.

Other changes instituted under the new tax law include:

• Child Tax Credit for Qualifying Children Under Age 17

Beginning in 1998, a new per child tax credit of \$400 is available, in addition to the personal exemption amounts. This credit is phased out based on the taxpayer's adjusted gross income and on the number of qualifying children.

Credit is available for tuition and fees paid after June 30, 1998, and before January 1, 2003.

• Deduction for Student Loan Interest

A maximum deduction of \$1,000 in 1998 is allowed for interest paid on a qualified education loan during the first 60 months in which interest payments are required. This deduction is phased out ratably based on a taxpayer's adjusted gross income.

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Is Your Business Taking You To New Heights?

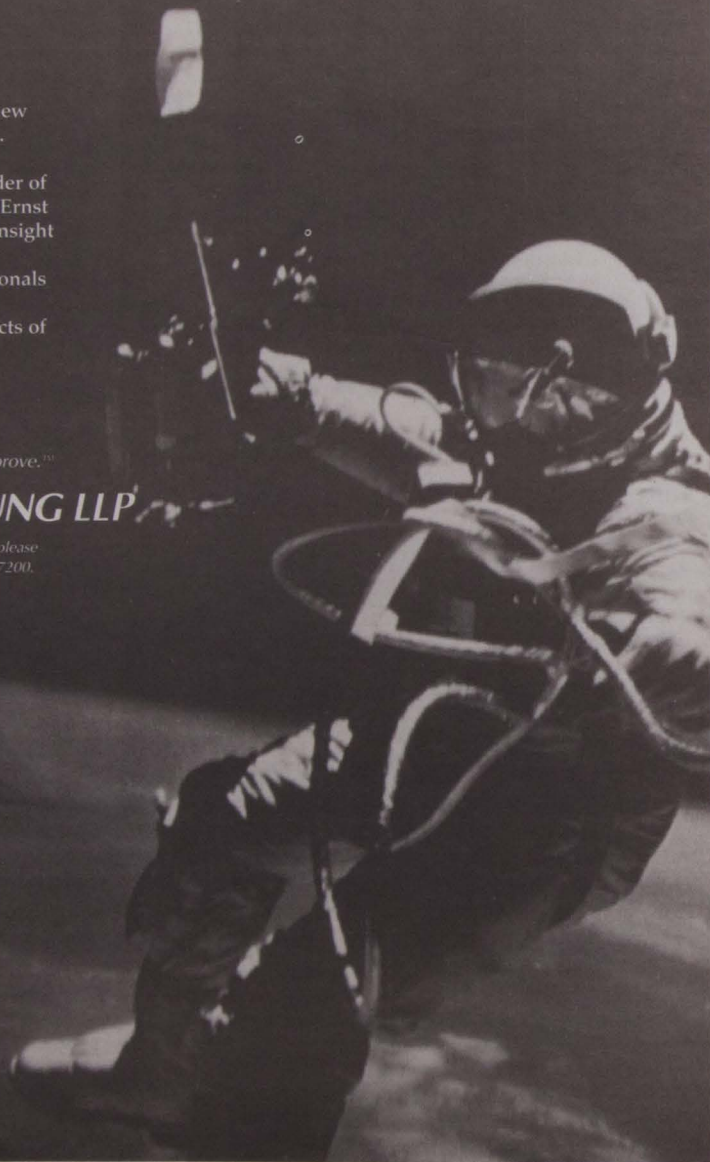
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Copyrights and the Internet: What Can You Do with What You Find?

by Fred Hernandez

Recent years have shown rapid growth in the Internet and other electronic media. Along with this dramatic growth, there has come increased opportunity for piracy of intellectual property. This is a natural result of the ease by which documents, software and other protectable products are downloaded from the World Wide Web or online services, such as America Online, CompuServe and Prodigy.

To many, the Internet represents a new frontier where electronic copying and downloading are an unrestricted and unregulated free-for-all. However, many people do not recognize that the potential for copyright infringement exists in the Internet just as well as in traditional media, such as books, magazines and compact disks.

What is a copyright and what does it protect? A copyright exists for "original works of authorship fixed in any tangible medium of expression, now known or later developed from which they can be perceived, reproduced or otherwise communicated, either directly or with the aid of a machine or device."

A copyright provides an author or copyright owner with the exclusive right to reproduce, to prepare derivative works, to distribute copies of, to perform and to display the copyrighted work. What this means is that an owner of a copyright can prohibit others from copying or distributing the tangible expression of an idea without the author's permission.

A Web page does not differ much from a book, a magazine, a music cassette or a CD when it comes to fixing a work of authorship in a tangible medium of expression. Just like a book or magazine, a Web page can contain text and graphics as well as audio and video, all of which may be protected by copyright. In addition, the actual design or layout of the page may also be protected.

Suppose you are surfing the Web and find a document that the author posted on a Web site. After reviewing the document, you download the document onto your computer's hard drive for your private use. Have you violated the owner's copyright? Probably not, as there is likely an implied license from the owner to use the document for your own private use. However, it would be unwise to copy and distribute the document to your friends or to post the document on your own Web page,

as such an implied license probably would not extend to a right of distribution.

The bottom line is that one should be careful not to violate a person's copyright when downloading items from the Internet. While there may be an implied license to review and download a document or software for your own use, that license probably does not extend to a right to distribute or make derivative works.

In the days of books, cassettes, records and standard mail delivery, copyright piracy was kept somewhat in check due to the inconvenience of copying and distributing materials. With the rapid growth of the Internet, copying and distribution of copyrighted material is simply a point and click away. Using a single keystroke, a person can copy and distribute multiple copies of an electronic file to literally hundreds of friends worldwide. As a

general rule, one should realize, however, that although software, documents, music and other copyrightable material may be easily downloaded from the Internet, unauthorized copying and distribution of such materials could be an infringement of someone's copyright.

Fred Hernandez is an attorney with the firm Knobbe, Martens, Olson & Bear LLP.

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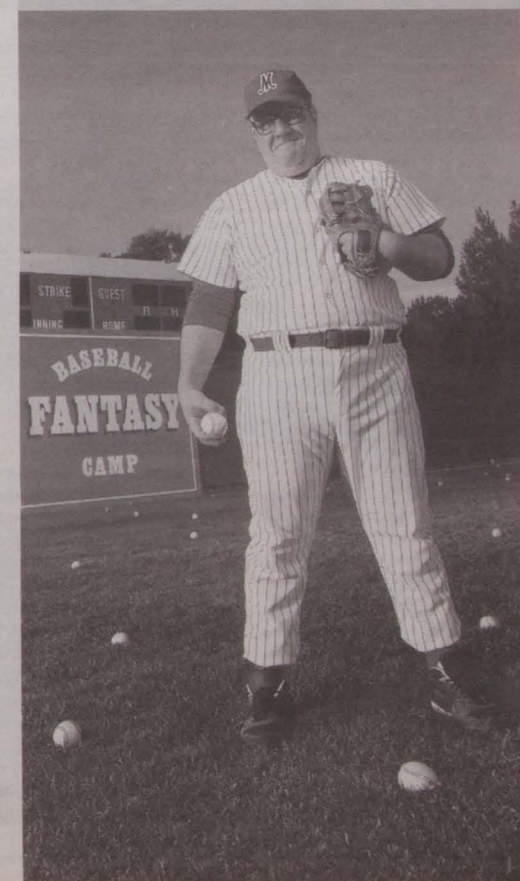
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Water: The Real California Gold

by Toby A. Young

A writer named William L. Kahl once said, "Water lies at the basis of the modern prosperity of California, and the history of the state is in large part the history of water development."

What is true for the state is no less true for the Inland Empire.

Mother Nature provides

In the beginning, Mother Nature provided the Inland Empire with a very large ground water basin at the base of the San Bernardino Mountains. This natural basin is replenished yearly not only by snow melt from the mountains and rainfall but, more importantly, by the Santa Ana River. The Santa Ana courses through this basin, through the Riverside Basin and finally surfaces at Prado Dam, where it leaves the area, traveling into Orange County. This natural asset, the Santa Ana River, is of immeasurable value to the entire Inland Empire.

In addition to the snow melt and rainfall, an underground barrier which forms the lower edge of the basin feeds the Santa Ana as water is forced up to the surface. For an area sparsely populated and essentially undeveloped in the 19th century, the Santa Ana provided more than enough water for the needs of the Inland Empire.

More water was needed

By the 1890s, another picture was emerging. Developers coming into the area with an eye toward the burgeoning citrus industry realized that the local areas alone could not provide enough water for both commercial and domestic use.

An engineer with remarkable foresight named Matthew Gage — working with local people — designed, laid out and built the Gage Canal, whose purpose was to bring more water into the area. At that time, Riverside was still part of San Bernardino County, so the project benefited all. Later, when it became Riverside County, the Riverside Canal was constructed to irrigate more areas of citrus.

The engineers drilled wells and brought the water down in big pipelines from the Bunker Hills Basin. The water was plentiful, and it was good. The city of San

Bernardino, Loma Linda and Redlands put in wells. Through these efforts, an enormously successful citrus industry brought wealth and establishment to the Inland Empire.

The picture changes in the modern era

Like every other part of Southern California, the Inland Empire experienced a population explosion at the conclusion of World War II. Once again, the leadership of the various communities realized the local water supply, even as augmented by the canals, might be insufficient for the expansion they could see coming.

An opportunity arose for them to annex to the Metropolitan Water District of Southern California. At this time, the Metropolitan had an aqueduct bringing water from the Colorado River into all of Southern California, a project which started in the 1940s. Riverside joined the Metropolitan Water District and has retained its membership to date.

Today, the Metropolitan has two sources of supply: the Colorado River and the State Water Project, which brings water down from Northern California.

Similar efforts to annex to the Metropolitan Water District were made in San Bernardino, but in a strong spirit of independence they were defeated. Instead, San Bernardino signed a contract with the state of California to take water out of the state aqueduct system, which houses water that comes down from Northern California.

Water wars

As the different cities began to look at the need for additional water and the cost of supplemental water, whether it came from the Colorado River or Northern California, whether it came through the Metropolitan Water District or through a separate contract with the state, the one thing they realized was that all of it was very expensive. A scramble began to acquire as much of the local supply as possible and major lawsuits sprang up along the Santa Ana River. Who owned the water rights? Who could take how much water? Could the cities take water by eminent domain?

At this point another player

emerged, Orange County. They watched the upper part of the watershed grow in the 1950s, and they began to say, "Wait a minute. Those people are taking all that water and not enough is trickling down to our area."

As a result, two major suits were filed by Orange County against everybody upstream: the cities, the water district, the companies and the farmers. Hundreds of people and agencies were involved, all with their own attorneys but led by Arthur L. Littleworth of Best, Best & Krieger. These suits were filed in 1963 and ultimately settled in 1969.

In that watershed settlement, Orange County's historic share at Prado Dam was determined not in flood waters, which are unpredictable, but in the traditional, steady flow which is called base water. The Inland Empire defendants guaranteed a portion of that base water, and that was Orange County's share. After that, Orange County said, "We don't care what you do upstream now. Just meet the guarantee." This guarantee has always been kept.

That settlement has kept peace along the Santa Ana River ever since and has worked very, very well.

Environmental issues arise

Prior to the expansion of the '60s and '70s, the ground water basin always had very good quality water and was an invaluable supply. But then pollution raised its ugly head.

Two major pollutants, PCE and prechlorate, were discovered to have invaded the water. It had always been thought that when liquid was spilled on the ground, it would sink to the water table where it became re-purified. But solvents used at military bases and industrial sites for washing down airplane engines and degreasing did not follow the rules.

Currently, those agencies causing the pollution, such as Norton and Lockheed, are bearing the costs and responsibility for clean-up programs. Purification can be accomplished by a process called well-head treatment. The water is pumped out of the well, treated at the well and returned.

Also threatening the water supply are major efforts being made to market it to other areas outside the

Inland Empire, such as San Diego which has water shortages. Unlike other areas, the early establishment of water rights has helped the inland area more than the early developers could ever have guessed. The area has been able to rely on a secure water rights system to meet the basic needs as well as provide for growth and expansion.

The law firm of Best, Best & Krieger has played a major role in the area of water rights for the Inland Empire, insuring that the city of Riverside obtained the Gage Canal and the Riverside Water District.

As attorney Littleworth pointed out, "Good quality, inexpensive water promotes growth and expansion for both domestic and commercial needs, and water rights which insure the supply can only benefit the Inland Empire."

Interviews with Arthur L. Littleworth and Eric L. Garner of Best, Best & Krieger contributed to this report.

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EXPORTING

ICC Is a Friend to Businesses Around the Globe

by Susan Thomas

"ICC" is a frequently quoted source in international trade. What is the ICC, and what is its value to U.S. exporters?

The International Chamber of Commerce, a.k.a. "The World Business Organization," was founded in 1919 to promote international trade, investment and the market economy system. Headquartered in Paris, the ICC integrates thousands of member companies and associations from 130 countries to address concerns of the business community, promote harmonized trade practices and establish uniform standards for conducting business across borders.

Consultative status was granted to the ICC by the United Nations. The ICC is also a member of international and regional organizations that make decisions on global issues of importance to business.

The ICC creates voluntary codes for ethical business standards and in 1996 issued Rules of Conduct to Combat Extortion and Bribery in International Business Transactions. Companies use this as a guide to developing their own codes of conduct.

The ICC developed common terms that describe standards in international buyer/seller agreements. Known as INCOTERMS, this is common language that facilitates clear definition of responsibility. INCOTERMS were initially prepared by Europeans who required commonly understood, neutral, standardized terms because their countries are separated by laws and language. Some INCOTERMS are easily understood by Americans. Others must be learned, as the commonly understood language of trade in the United States does not always apply to international transactions.

INCOTERMS define sales terms, shipping terms, contract responsibilities and payment contracts, and are frequently updated to reflect international business trends. "Incoterms 1990" is the latest edition of essential terms which define buyer/seller contractual conditions — updated primarily to clarify when

the transfer of risk occurs in multimodal shipments as well as accommodate the rapid growth of electronic document processing.

Other ICC written and electronic guides provide practical references for all aspects of international trade, including arbitration, banking, fraud, contracts, joint ventures,

treaties, trade laws, export documentation and trademarks.

In the United States, the ICC Publishing Corporation is located at 156 Fifth Avenue, Suite 308, New York, NY 10010, and the telephone number is (212) 206-1150.

The ICC obtains input from business leaders to formulate posi-

tions relating to the broad issues of trade and investment policy as well as vital technical or sectoral subjects such as law, environment, finance, technology, intellectual property, marketing ethics, taxation, telecommunications and transportation.

continued on Page 81

HATE RADAR? JAM IT! Legally!

THE STEALTH TELE RADAR JAMMER jams police radar and laser using recently developed technology which prevents the Radar Gun Operator from getting a speed reading. The Stealth Tele Radar Jammer makes radar detectors obsolete.

Speeding tickets make hundreds of millions of dollars annually for governments. Why continue to be a victim of police radar. The Stealth Tele Radar Jammer is a more aggressive method of protecting yourself from being tapped by police radar.

What is the actual cost of a speeding ticket? It could cost hundreds or perhaps thousands of dollars when you consider the fine, increase in insurance rates, legal costs and the cost of alternate transportation if you lose your driver's license.

The Stealth Tele Radar Jammer has been cleverly designed to look identical to a cellular telephone. We have done this so that it will not be identified as a radar jamming device. If someone attempts to use the jammer as a cellular telephone, "low battery" will appear. The attach pads are programmed so that the user can retrieve information such as how many speed traps you pass in a day, type of radar and time of day. The Jammer can be programmed to alert you to the presence of radar like a detector. This feature when used does not effect the radar jamming function. There are no bells, horns or flashing lights to warn you of radar like a radar detector. Simply switch on the Stealth Tele Radar Jammer and drive.

The Stealth Tele Radar Jammer monitors, analyses and jams all types of radar currently in use by North American police forces including X and K band, super wide band Ka photo radar and laser and all instant on or pulsed radar guns. The new technology we have developed does not require input from a radar gun before it determines the type of radar used and then send a jamming signal. Our Jammer sends out thousands of signals a minute to jam all the various types of radar.

Most police utilize "instant on" or "pulsed" radar guns which provide drivers using radar detectors only 1/10 of a second to react to the radar warning and slow down if they are speeding. Instant on or pulsed radar guns make even the best radar detectors no more than a TICKET ALARM.

Robert is a Sales Representative for a company that manufactures and distributes medical supplies. He lives in Des Moines, Iowa and covers all of Iowa and Nebraska. He drives the Stealth Tele Radar Jammer for 6 months. In my business I make appointments 2 to 3 weeks in advance. The people I deal with are very busy therefore I must be on time. My driving record was not good because of speeding tickets. During the 6 month test I never got a speeding ticket. At the end of each day I would check the Jammer to get a reading of how many radar traps I passed through. I was surprised by the number of radar traps I didn't see as indicated on the Jammer. I never realized how many radar traps there are. I made all my appointments on time."

"I believe the Stealth Tele Radar Jammer is the most significant technological development for protecting drivers from speed traps ever invented. I was involved in the development and testing of this product from the idea stage and can therefore personally guarantee its trouble free and accurate operation for many ticket free years of driving." Sean Sullivan — Vice President of Research and Product Developments.

The Stealth Tele Radar Jammer has the following features:

- 3 mile range with 360° protection
- Computer controlled and tested 3 times before being shipped
- Weight 14 oz.
- 3 year replacement warranty
- Universal mounting hardware for cars, trucks and motorcycles
- Power loss alarm and "on light"
- Complies with FCC rules
- Accessory power cord or battery operated

- Owners manual and warranty information included
- Auto shut off preserves battery life
- Efficient power consumption design that maximizes battery life
- Portable between vehicles
- Each time you switch on the Jammer an automatic test is performed. If there is a problem the power loss alarm will sound and the "on light" will not appear.
- If a new type of police radar is developed we will upgrade your Jammer for a minimal cost.

IF YOU ARE CONCERNED THAT THE POLICE WILL BE SUSPICIOUS IF THEY DO NOT GET A READING PLEASE NOTE THAT IT IS NOT UNUSUAL TO GET NO READING OR A CONFUSED READING BECAUSE THERE ARE MANY SIGNALS THAT CAN INTERFERE WITH RADAR GUN SIGNALS. MOST IMPORTANTLY RADAR JAMMERS ARE NOT ILLEGAL EXCEPT IN OKLAHOMA, NEBRASKA AND MINNESOTA. OUR JAMMER IS LEGAL FOR TRUCKS BECAUSE IT IS NOT A RADAR DETECTOR. IF THEY DON'T GET A SPEED READING THEY CAN'T WRITE A TICKET.

If you ever get a speeding ticket while the Stealth Tele Radar Jammer is in use, the manufacturer will pay the cost of the ticket and all reasonable associated costs. We will also replace the Jammer at no cost. Details of the ticket rebate program are outlined in the Users Manual.

The Stealth Tele Radar Jammer costs \$249.00 each plus \$9.00 each for Shipping and Handling. Orders of from 2 to 5 Jammers deduct 5% each, 6 to 10 Jammers deduct 10% each, 11 or more Jammers deduct 15% each.

The optional Speed Set feature that allows you to set the speed you want the police radar to read (if you are travelling at 65 mph in a 55 mph zone you would set the Stealth Tele Radar Jammer at 55 mph which is the reading the police radar would receive), costs \$49.00.

Order now and receive, at no additional cost, a 90 page Road Atlas of the United States and Canada highlighting, by frequency of tickets given, the areas where most police radar activity takes place. This special Road Atlas has a retail value of \$24.95. Quantities are limited. The Stealth Tele Radar Jammer makes a great gift for any occasion. European and Asian models available at the same price.

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ORDER NOW and drive ticket free!

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ADDRESS	
CITY	
STATE	ZIP
NO. OF UNITS ORDERED	<input type="checkbox"/> MOTORCYCLE <input type="checkbox"/> AUTOMOBILE/TRUCK
NO. WITH SPEEDSET	<input type="checkbox"/> YES <input type="checkbox"/> NO

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P.O. Box 13616, Grand Forks, ND 58208-3616
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All orders shipped UPS. Please allow 4-6 weeks for delivery.

THE EMPLOYERS GROUP

Be a Parent: Go to School

by Barbara Lee Crouch

School is back in session, and as a parent or guardian you could be required to attend your child's or ward's classes. There are two separate laws in this state on that topic. One requires classroom attendance of a parent or guardian of a suspended student. The other grants parents, guardians and grandparents the right to attend school activities.

Under the California State Education Code Section 48900.1, teachers are authorized to request that the parent or guardian shall attend a portion of a school day in their child's or ward's classroom where the child was suspended.

It also states that the school must take into account reasonable factors that may prevent compliance with a notice to attend. Parents or guardians who do not respond to the

request to attend school will be contacted by the school.

This notice may specify that the parent's or guardian's attendance be on the day which the pupil is scheduled to return to class or within a reasonable period of time thereafter as established by the school board.

Under State of California Labor Code Section 230.7, employers with one or more employees must grant their employees time off to appear at the school of their child or ward if that child was suspended from school.

Any employee who is discharged, threatened with discharge, demoted, suspended or in any other manner discriminated against after requesting time off under Section 48900.1 shall be eligible for reinstatement and reimbursement for lost wages and work benefits caused by the acts of the employer.

In addition, under California State Law, any employer with 25 or more employees working at the same location must grant parents, guardians or grandparents school visitation rights. This law applies where they have custody of one or more children in kindergarten or grades one through 12.

This time off is limited to a maximum of eight hours in any calendar month and up to 40 hours in each school year. The employee, if requested by the employer, shall provide documentation from the school as proof that he or she participated in school activities on a specific date and time.

If both parents of a child work for the same employer, the entitlement to time off applies to the parent who first gives notice to the employer. The other parent may only take a planned absence at the

same time, if he or she obtains employer's approval for the requested time off.

The employee shall utilize existing vacation, personal leave or compensatory time off for this purpose. An employee may also utilize unpaid time off for this purpose. An employee may not use vacation time if all full-time employees of the employer are accorded vacation during the same period of time in the calendar year and are not allowed to use this vacation at any other time for any other reason.

As with Labor Code Section 230.7, under Labor Code Section 230.8, employees who are discharged, threatened with discharge, demoted, suspended or in any other manner are discriminated against are entitled to reinstatement and

continued on Page 81

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48-hour Executive Get-a-ways
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For more information on any of these issues
please call (909) 484-9765 ext. 21 or 26

SECOND Page 3**Is The Outdoor Channel for Sale?**

Temecula-based Global Outdoors has reportedly held talks with Liberty Media Corporation about a possible sale of Global's The Outdoor Channel.

In a letter to The Outdoor Channel CEO Christopher Forgy, Liberty Vice President David Flowers said the company is prepared to discuss the acquisition of approximately 90 percent of the channel for roughly \$10 million.

Flowers said Liberty, a subsidiary of Tele-Communications Inc., an Englewood, Colo.-based cable company, was not making an

official offer but was expressing interest. Flowers declined to verify the statements in the letter, which was sent anonymously to *The Press-Enterprise*.

The newspaper also received a copy of a four-page term sheet from Forgy to top Global Outdoors officials, dated August 15, which outlines proposals the company planned to make to Liberty.

Global Outdoors President and CEO Perry Massie confirmed the term sheet's existence but declined further comment.

"No letter of intent has been

signed," Massie said.

In the term sheet, 3.6 million shares, or 80 percent of outstanding stock, in The Outdoor Channel are proposed to be sold to Liberty for \$16 million. The memo also proposed that Liberty pay a \$1.6 million deposit.



Information about the sale surfaced about a month after Global's stock was delisted from the Nasdaq market after it failed to meet Nasdaq's minimum listing requirement of \$1 million in equity. Global attributed its lost equity to expenses incurred in developing The Outdoor Channel.

Good Neighbor Day Brings the Sweet Smell of Success

by Rebecca Jo James

The early morning sun played hide and seek amongst the clouds as people lined up in front of the not-yet-open Suzanne's Flowers. But their mood was not of impatience, rather that of anticipation as they waited to get a dozen roses — for free.

It was Good Neighbor Day on Sept. 10, and the staff of Suzanne's Flowers opened their doors at 7 a.m. to be greeted by an eager crowd.

"There's a disbelief that someone would give out something for free," said partner Ron Snyder, "so [last year] people had a great time giving flowers out for fun. The fact that they were here this year at 6:30 in the morning — and we didn't open up until 7 — shows that they were anxious to do it again."

Last year was the first time Snyder and his partner, Alma Mathis, participated in the Good-Neighbor-Day tradition that had its beginnings back east. A florist in Jackson, Mississippi, wanted to put a positive impact on the community by bringing people together. His solution was Good Neighbor Day, where the well-wisher is instructed to keep one rose and give away the other 11.

The partners at Suzanne's Flowers said the event was worthwhile.

"We had a great experience," said Mathis. "The company had a



Ron Snyder and Alma Mathis, partners in Suzanne's Flowers, hold roses they were giving away for Good Neighbor Day.

good time and the community seemed to enjoy it — so we wanted to do it again."

The event costs the duo approximately \$4,000 to put on, but Mathis said, "You can't put a price tag on good will and community service."

Snyder and Mathis began their partnership in Suzanne's Flowers in 1973. Mathis already had experience in the flower industry as her parents grew flowers commercially and had a flower shop. Snyder said the partnership was "something great that worked out for me."

This "something great" started with humble beginnings when the shop was on the corner of the lot that they now own in Ontario.

"We were bursting at the seams," Mathis said. "We had

designers working outside under a tent, and when it rained one Valentine's Day, we decided to build something bigger."

Together they bought the property and, in 1987, began building the gift and florist shop that covers 12,000 square feet on the corner of Mountain Avenue and G Street.

On the morning of Good Neighbor Day, Suzanne's Flowers was "bursting at the seams" again. But this time it was with people brandishing their dozen roses and hopping into their cars.

"I don't know if this increased our business last year," Snyder said. "But, with the letters we got from people who said they loved doing it, it's a great feeling just to make people happy."

Chino Police Searching for Victims

Chino police are on the lookout for victims of an alleged real estate scam in which two men rented homes they did not own. Investigators arrested Karl Dwayne White in August on suspicion of grand theft and conspiracy to commit grand theft and trespass.

White is free on \$500,000 bail. Police are still searching for Christopher Scott Lapcheske.

Investigators say the duo pocketed about \$10,000 in a three-month period. They allegedly scoured Chino for default notices and then rented those houses to unsuspecting victims. Police became aware of the scam when a homeowner saw renters in a house he had no idea was occupied.

And a renter contacted the department after receiving a foreclosure sale notice. The charges involve five properties in Chino, Upland and Ontario. But police say there may be other victims whom the department is not aware of.

"That's what we're afraid of," said Chino police Detective Bob Larkins. He added that police learned of another victim in early September.

Police say renters can protect themselves by making sure a potential landlord owns or represents the owner of the property.

BANKRUPTCIES

Lezle S. Bartholomew, 41672 Magnolia St., Murrieta; debts: \$249,566, assets: \$122,227; Chapter 7.

James A. Bradley, Sandra L. Bradley, Ultra Custom Boats, 39901 Arcola Rd., Hemet; debts: \$518,096, assets: \$248,000; Chapter 7.

Richard Cleveland Childres, aka Rich C. Childres, Apple Valley Manor, D & A Senior Home, D & A Senior Ranch Service Home, Heritage Homes, 8221 Tamarish Ave., Hesperia; debts, assets schedules not available; Chapter 7.

Thomas Robert Corsaro, Jeri L. Corsaro, fdba Spiral to Success, 10820 Almond St., Adelanto; debts: \$130,759, assets: \$87,721; Chapter 7.

Darrell Edward Cowan, dba, Outlaw Trucking, 6090 Dennis Dr., Mira Loma; debts, assets schedules not available; Chapter 13.

Robert J. Cuellar, Catherine L. Cuellar, 13243 Gershwin Way, Moreno Valley; debts: \$169,836, assets: \$222,425; Chapter 13.

Frederick D. D'Alo III, Fred D'Alo, dba Fred's Mountain of Reading, 27345 Elmwood Dr., Lake Arrowhead; debts: \$257,402, assets: \$136,850; Chapter 7.

William P. D'Angelo, Danielle M. D'Angelo, dba Bilco Press Unlimited, 39700 Rowan Crt., Murrieta; debts: \$223,857, assets: \$132,810; Chapter 7.

Angela Ehigiator, 21295 O'Casey Crt., Moreno Valley; debts: \$206,673, assets: \$193,350; Chapter 7.

Venira P. Gennarelli, 32163 Camino Marea, Temecula; debts: \$393,477, assets: \$240,825; Chapter 7.

Lee Gene Geving, Carol Ann Geving, fdba Boulder Bay Tavern, Leoc Precision, 39307 Big Bear Blvd., Big Bear Lake; debts: \$260,922, assets: \$211,881; Chapter 7.

Jaime Gonzalez, Carol J. Gonzalez, 13358 Yorba Pass Rd., Moreno Valley; debts: \$239,853, assets: \$198,800; Chapter 7.

Daniel Ismael Hernandez,

aka Daniel I. Hernandez, Daniel Hernandez, Colleen Annette Hernandez, aka Colleen A. Hernandez, Colleen Hernandez, Kelly Hernandez, 9032 Lantana Dr., Corona; debts: \$216,665, assets: \$161,700; Chapter 7.

Greg Hoshabekian, Cathy Hoshabekian, fdba Bear Necessities, 18560 Kalin Ranch Dr., Victorville; debts: \$300,450, assets: \$224,728; Chapter 7.

Lloyd David Huso, aka David Huso, Verah E. Huso, 38554 Lochinvar Crt., Murrieta; debts: \$691,381, assets: \$2,875; Chapter 7.

Michael J. Kiefer, Annette Marie Kiefer, 1305 Bridlewood Cir., Corona; debts: \$377,353, assets: \$172,450; Chapter 7.

Scott McPherran Kiner, Paige Throckmorton Kiner, 72-570 Betty Ln., Rancho Mirage; debts: \$419,731, assets: \$281,345; Chapter 7.

Ted Lance, aka Theodore Francis Guertin, Sharon Ellen Lance, aka Sharon Ellen Stepniwski, 31645 Via Cordoba, Temecula; debts: \$293,402, assets: \$377,300; Chapter 7.

Mark Longnecker, Laura Longnecker, dba MDL Construction, 40613 Sunflower Rd., Murrieta; debts: \$208,993, assets: \$160,405; Chapter 7.

Paul Mitchel Loomis, 986 Tyfts Cir., Corona; debts: \$362,379, assets: \$182,570; Chapter 7.

Jerome Lutzker, Emelyn Lutzker, 10936 Thrush Dr., Riverside; debts: \$216,481, assets: \$150,921; Chapter 7.

M. Kassinger Construction, Inc., 707 East Tahquitz Canyon Way, Suite 12, Palm Springs; debts: \$335,745, assets: \$327,599; Chapter 7.

Edwin D. Marin, Beatriz Marin, aka Beatriz Calderon, fdba Valley Bumper Remanufacturing, 21086 Klamath Rd., Apple Valley; debts: \$188,732, assets: \$138,550; Chapter 7.

Mark Edwin McGuire, fdba Mark McGuire Trucking, 21731 Ramona Ave., Apple Valley; debts: \$178,028, assets: \$92,535; Chapter 7.

Antonio Melendez, Sandra Marie Melendez, 24411 Oakridge Cir., Murrieta; debts: \$195,486, assets: \$231,520; Chapter 13.

Andrew William Morin, aka Andy Morin, Diannelle Elizabeth, dba Laddie & Lassies Daycare, 32519 Strigel Crt., Temecula; debts: \$286,122, assets: \$139,750; Chapter 7.

James Joseph Ochner, Cynthia Lian Ochner, aka Cynthia Lian Hiroshima, Ochner and Associates, 42023 Rubicon Cir., Temecula; debts: \$259,243, assets: \$157,945; Chapter 7.

Palms & Sands LTD., City of Rancho Mirage, County of Riverside; debts: \$46,408, assets: \$300,000; Chapter 11.

Clifford Everett Parks, fdba Airport Video, 2600 East Tahquitz Canyon Way, #312, Palm Springs; debts: \$70,294, assets: \$31,600; Chapter 7.

Robert J. Phillips, Mary Diane Phillips, 17102 Knollbrook, Riverside; debts: \$274,066, assets: \$227,400; Chapter 7.

Delmer A. Quick, Madge T. Quick, 11490 La Verne, Riverside; debts: \$208,170, assets: \$148,050; Chapter 7.

Hamid Rehman, Shakila Rehman, fdba Baskin Robbins Franchise, Mishal Trading Co., 21150 Nice Ave., Mentone; debts: \$481,143, assets: \$350,777; Chapter 7.

Richard P. Salley, Ruth A. Salley, 12030 Shadowmark Ln., Moreno Valley; debts: \$265,914, assets: \$252,576; Chapter 7.

Mark Alan Smith, Fedelia Ann Smith, aka Ann Smith, fdba Smith's Trash & Treasure, 25518 Third St., Barstow; debts: \$116,413, assets: \$69,519; Chapter 7.

Robert Arthur Snyder, Deborah Kay Snyder 22537 Radnor Ln., Moreno Valley; debts: \$218,684, assets: \$143,240; Chapter 7.

Paul D. St. John, Teresa A. St. John, 23713 Continental Dr., Canyon Lake; debts: \$185,541, assets: \$257,900; Chapter 13.

Lorraine S. Stephens, Garth Stephens, 79230 Camino Amarillo, La Quinta; debts: \$399,443, assets: \$363,850; Chapter 7.

Charles Leonard Tippie, Patricia Dianna Tippie, faw Southwest Soils Technology, Inc., 40221 Paseo Sereno, Temecula; debts: \$808,763, assets: \$277,200; Chapter 7.

John E. Walls, Debra Walls, dba Victor Valley Fasteners, 12887 Albright Crt., Victorville; debts, assets schedules not available; Chapter 7.

Lucila E. Adame, aka Lucy Adame, 6360 Baker St., Riverside; debts: \$270,367, assets: \$126,684; Chapter 7.

Bruce D. Adam, Valerie A. Adam, aka Valerie A. Heisig-Adam, dba Heisig Investigative Services, 35598 Kolo Crt., Wildomar; debts: \$201,548, assets: \$145,212; Chapter 7.

Gustavo Aguilar, Bany Aguilar, 18020 Brown St., Perris; debts: \$348,847, assets: \$225,000; Chapter 7.

Steve Apodaca, Kim Apodaca, dba S & K Printing, faw Pro Trade Printing, 81570 Santa Barbara, Indio; debts, assets schedules not available; Chapter 7.

Edward Lawrence Almeda, Cynthia Lee Almeda, 6556 Arlington Ave., Riverside; debts: \$198,255, assets: \$241,574; Chapter 7.

Delio C. Anorbes, Sylvia Ann Anorbes, fdba Del's Landscape Service, 1387 Hopi Rd., Apple Valley; debts: \$169,577, assets: \$81,205; Chapter 7.

PEOPLE, PLACES AND EVENTS

Citizens Business Bank Gets New Vice President

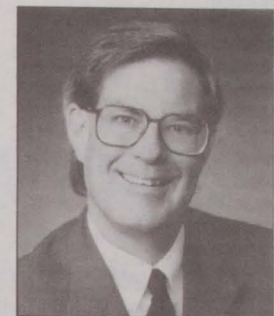
Tim Andersen has been appointed the new vice president and manager of the tri-city office for Citizens Business Bank.

Formerly the vice president and regional sales manager in the sales and service division, Andersen has more than 19 years of banking experience. Prior to joining Citizens Business Bank, Andersen was the vice president and Inland Empire commercial sales manager with First Interstate Bank of California.

Andersen is a graduate of Pacific Coast Banking School at the University of Washington. While at First Interstate Bank, he completed the exemplary credit program as well as the commercial loan training

tomers a single senior officer as a point of contact in the branch."

Stair will oversee all of the cus-



Wayne Stair

tomer service staff and the operational management of both the deposit and loan operations of the bank as well as continue in his current capacity as senior commercial lender for the organization.

Stair said he has never worked with a staff so truly committed to customer service.

"I am looking forward to working with them to continue to bring hometown service to our customers," he said.

Redlands Centennial Bank is a seven-year-old locally owned and managed financial institution specializing in servicing the small business and professional customer.

Kiner/Goodsell Is Agency of Choice

Hard work and tenacity paid off for Kiner/Goodsell Advertising, which has been named agency of record for the Coachella Valley Economic Partnership.

"Kiner/Goodsell has been involved with the partnership almost since its inception," said Executive Director Jamie Sepulveda Bailey. "Their knowledge of what this region has to offer is unparalleled, and the assistance they've already provided is invaluable."

Kiner/Goodsell previously donated time and expertise to create television commercials for the partnership in conjunction with Originamics. The commercials aired on cable stations throughout Southern California and featured

ABC announcer Jack Whitaker and U.S. Filter CEO Dick Heckmann.

The agency will be responsible for public relations, corporate communications and preparing marketing materials to send to businesses interested in locating to the Coachella Valley. Kiner/Goodsell is also working on the development of a membership brochure for the partnership itself.

"We're thrilled to be working with the CVEP," said Kiner/Goodsell President Scott Kiner. "It's a much-needed organization and Jamie is a very dynamic leader. CVEP is going to have a very positive effect on the long-term, economic well-being of this region."

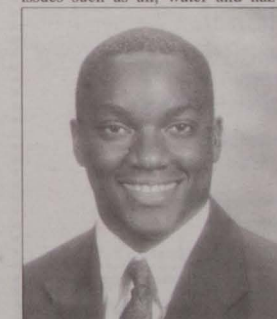
The CVEP is a partnership between Coachella Valley business and political leaders.

Colton Cement Plant Hires Health Administrator for New Position

Timothy F. Keyes has found he's "getting his feet wet" as the newly hired Environmental/Health Administrator for the California Portland Cement Colton Plant.

"I'm involved in a variety of projects making this a really interesting position," Keyes said.

His projects include occupational health and safety for plant employees, and environmental issues such as air, water and haz-



Timothy F. Keyes

ardous materials.

Keyes received his bachelor of science degree in environmental health, with a minor in biology, from California State University, San Bernardino. Originally from Visalia, Keyes opted to remain in the Inland

Empire following graduation.

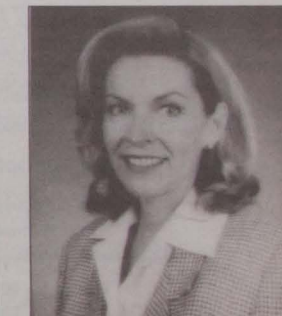
"The opportunity to work in my degree field for a company as well respected as California Portland Cement is very exciting," Keyes said. "It's a big place with a lot going on, and I'm anxious to be a part of it."

California Portland Cement Company has been in San Bernardino County since 1891 and produces Portland Cement, the major ingredient in concrete used for highway, bridge, residential and commercial building construction. The plant has 120 employees and uses more than 800 local vendors.

Shaffer Joins Palm Springs Convention Bureau

Palm Springs has become more than an oasis for Nancy Shaffer, who has joined the Palm Springs Desert Resorts Convention and Visitors Bureau as convention sales manager.

Shaffer was previously the director of sales of PRA Palm Springs — formerly Roscoe Cottrell — a destination management company specializing in theme events,



Nancy Shaffer

team-building, transportation and tours for the corporate and association markets. She also brings experience gleaned from working with Maritz Travel Company, Headquarters Companies and Coldwell Banker Commercial Real Estate.

In her new position, Shaffer will cater to business in the Midwestern territory and portions of the

continued on Page 54

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People, places and events ...

continued from Page 53

Canadian market.

The Palm Springs Desert Resorts Convention and Visitors Bureau represents the eight desert cities of Riverside County: Cathedral City, Desert Hot Springs, Indian Wells, Indio, La Quinta, Palm Desert, Palm Springs and Rancho Mirage.

Prudential Profiles Changes Name

Completing a transition that began in January 1996, Prudential Profiles in Real Estate officially changed its name to Prudential California Realty.

"We joined Prudential Real Estate's California network nearly two years ago, and we've enjoyed the benefits of working with a large company that offers national expertise and more than 120 years of financial services to consumers," said broker-owner Robert Braun.

"It's the right time to join, in name, to other Prudential Real Estate offices throughout the state."

Braun said his affiliation with Prudential Real Estate has been good for his business because the company has gained the use of the Prudential name, which studies show is recognized by 98 percent of consumers nationwide.

With this new affiliation, Braun projects his company will reach \$60 million in sales volume this year.

"Prudential California Realty is a major industry force and its growth strategy continues to enhance its position as the premier real estate network within the state," he said.

Prudential Real Estate has nearly 1,500 offices and 37,000 sales associates and affiliates that generated \$60.9 billion in annual sales volume on nearly 380,000 transactions last year. The company has franchise locations in 49 states and four Canadian provinces.

CON

City Chambers ...

continued from Page 7

free up scarce dollars from chamber expenses and increase economic development programs. Instead of modest chamber participation, a regional Hispanic chamber can be a stronger arm in shared endeavors with city and area chambers as well as economic development agencies.

Hispanic chambers must regionally integrate and become more competitive in their agendas as well as full partners in cooperative ventures. Additionally, city chambers and business organizations must invite and recruit Hispanic businesses (not a Hispanic business)

into their organizations and encourage them to participate in their board directorships.

Exclusiveness has no place in progressive communities! Integration for broader participation is not new to Hispanic chambers. Many counties have integrated their chambers or are in the process of integration. Prosperity will continue to surround Hispanic chambers, but only through an integrated effort will results be synergistically maximized.

David Munoz Jr. is the executive director of the Inland Empire Hispanic Chamber of Commerce.

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Other Executive Briefing Dates:

January 14, February 1, April 8, and May 6.

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THE POWER BEHIND PEACE OF MINDSM

MANAGING

Managers Must Accept Chaos in the 21st Century

by Peta G. Penson

Managers do not lack for nightmare material. If we're not tossing and turning about economic downturns, we worry we might be a one-product company . . . or fear our services are too copyable . . . or panic about how to keep our intellectual capital roped in . . . or wonder if our products and services are out of sync with a changing marketplace.

The reality that anxiety has become a way of life for managers was confirmed by a great new book I read this summer. "The 500 Year Delta: What Happens After What Comes Next" by Jim Taylor and Watts Wacker is one of several books published this year that offer predictions about business realities in the 21st century and strategic advice on how to prepare.

To my mind, "500 Year Delta" is the pick of the litter. Wacker is a futurist at SRI and Taylor runs global marketing for Gateway

2000. Both used to own a piece of the Yankelovich Monitor, the country's premier predicting tool. They've pulled together such a huge bandwidth of observations on trends that it's hard to put the book down or stop muttering like a nut case on the bus, "I knew that, I knew that."

Their central maxim is that we are now at the end of a five-century-long experiment with reason as the controlling force of logic that cannot continue into the 21st century. The world is now about permanent flexibility — aka chaos. Reason-based logic no longer works; future plans are absurd, given the pace of change.

We feel overwhelming anxiety because we are discarding generational agendas of core values at breathtaking speeds. For example:

Obligation to work. People now work in situational and deal-based ways. They expect to share in the profits of the organization, and they move among competitors

without guilt because they are fully invested in maximizing their own profit.

National acquiescence. Nationalism is being replaced by globalism. In today's world, youth of a certain age look the same the world over in their Nike sweat pants and Coca Cola tee shirts. They watch the same TV programs, listen to the same music and munch on fries from McDonald's.

Mobility. Mobility used to be a euphemism for displacement. Today, people construct their own communities on the Internet, on the phone or in the workplace and blend the domains of work and leisure, family and work.

Romantic love. Generation X has the "divorce assumption" built into its private and professional relationships — the assumption that it will last as long as it's meeting the needs of the two parties. They will predictably separate long before "until death do us part."

Consumerism. Everyone will spend their money on something, but even if millions of people are buying a product, it must be marketed to each customer as if he or she were an individual marketplace of one.

"The 500 Year Delta" offers up an extremely useful synthesis of the stresses and strains we are currently experiencing and provides many new rules for the ways managers can make friends with chaos. Here are 10 to get you started:

- Stop planning around chains of causality and start scenario planning around the certainty of uncertainty. Forget the five-year plan. You'll never be able to accurately anticipate the future that far away.

- Invest in innovation and build "unrules" into your organization. Let employees figure out how best to get their jobs done.

- Learn to conserve energy and accept responsibility.

- Gather information and experiences constantly.

- Practice intelligent disobedience. Break rules, but do so to build change, not difference.

- Open up communication but control the process.

- Institutionalize diversity and stay attuned to points of distinction.

- Control risks, not behavior. Surrender control.

- Settle. It's a deal-based world.

- Simplify.

If you are planning to stick around as a company, you need to understand what confluence of factors has brought us to this moment in organizational history and what you need to develop to go forward. And you need to know how to connect and anticipate, and how to maximize intelligence.

Most important, the authors suggest you listen to your life. How did you marry your spouse or find faith? Not by planning, but by responding to the coincidental accidents as they occurred.

There is no way to avoid anxiety because everything that is causing you to feel it is real. The best advice is to accept chaos for what it is — messy, unpredictable, surprising and often inspirational.

Complaints... Praise! Suggestions?

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LAW

The Family Medical Leave Act: Juggling Job, Illness and Family

by Lazaro Fernandez

The Family Medical Leave Act (FMLA) presents a way to solve the dilemma of juggling one's job, family and any major illness. It permits many employees to take leave for

adoption, childbirth and serious illness without losing their jobs. If you qualify for coverage, the FMLA may keep you from dropping the ball at work when a family emergency arises. Whether you qualify depends on the size of your employer, the length

of your employment and the type of family matter that demands your attention.

The FMLA covers both public and private employees who meet the following criteria: First, your employer must have 50 or more

employees. Those with less than 50 employees are currently exempt from coverage. Second, you must have worked at least 1,250 hours for your present employer during the past 12 months.

Third, your reason for leave must involve adoption, childbirth or a serious health condition. The FMLA defines a serious health condition as an illness, injury or physical/mental impairment that requires continuing treatment by a health care provider of more than three days. Further, the condition must affect you, your spouse, child or parent.

If you fall within these parameters, you are probably eligible for FMLA leave. If you are eligible, you must follow a set procedure to log your request for leave. Complete your employer's leave form and provide medical documentation to support your request. Unless it is an emergency, you must give your employer at least 30-days notice. Before you start the leave, talk to the human resources department about how the leave impacts payroll. As soon as your leave ends, report to your supervisor. Failure to report on the day after your leave expires could be viewed as a resignation.

The FMLA also guides employers. Employers must post a notice that describes the act's provisions. When an eligible employee makes a request, the employer should be prepared to grant up to 12 weeks of leave. Other employer concerns include record keeping and continuing health benefits. As the regulating agency, the Department of Labor may inspect covered employers. To avoid prolonged inspections, employers should streamline their record keeping with standardized forms for the employee and the health care provider.

While employees are on an FMLA leave, employers should assist them in continuing their insurance benefits. For example, an employee on leave should be told when to pay monthly premiums. A well-trained human resources department will reduce the number of headaches involved in meeting the

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ADVERTORIAL

What is Bandwidth, Anyway?

by Bill Karambelas

Bandwidth has been mentioned by the media a lot recently, but just what is it and what can it do? Bandwidth often is referred to as the speed at which information can be transferred from one place to another. Bandwidth is really a measure of fidelity rather than of speed. The higher the fidelity the more dense the data, and that leads to a higher effective speed of transmission.

In today's information age, adequate bandwidth capacity is vital to ensuring fast, reliable transfer of voice, data and video information. With the rapid emergence of the Internet as the world's most dynamic information technology, as well as the increased use of Intranets, the sending, receiving and downloading of information has become critical to giving businesses a competitive edge.

However, the ease and accessibility of Internet and Intranet technology has created a double-edged predicament for users and providers of information technology — the vexing problem of bandwidth congestion. Information services that are delivered over

today's analog modems are becoming severely constrained by limited bandwidth, but more choices are coming that will increase access to the information superhighway.

This problem is especially prevalent in California, where more than 40 percent of all U.S. Internet traffic originates or terminates. Telecom capacity on the state's existing infrastructure, especially the fiber-optic networks, is at a premium, particularly between Los Angeles and the San Francisco Bay area.

Recognizing this critical problem, telecommunications companies are working to expand their networks throughout California.

For example, our company, GST Telecom California, is building a 500-mile, statewide, fiber-optic, multiple-conduit network. GST is the first competitive local exchange company (CLEC) to build a north-south long-haul network linking San Francisco to Los Angeles.

The network, which will run from San Francisco to Los Angeles, will bring much needed bandwidth capacity to the state's heavily used telecommunications infrastructure. GST's network will

provide critically needed fiber capacity to satisfy the tremendous demand for Internet access as well as local and long distance services throughout the state. The new 500-mile route supports our current operations by linking together our San Francisco, Fresno and Los Angeles fiber-optic networks.

GST already has built an extensive fiber network throughout the San Francisco East Bay, Fresno and the Inland Empire. Construction is underway on the first segment of the 500-mile route that runs from Tracy, 60 miles east of San Francisco, through Modesto and Merced to Fresno.

Construction has also begun on the second segment in Central California, from Selma to Bakersfield, passing through Visalia. Construction on the final portion from Bakersfield through Lancaster, Palmdale and Victorville to Rialto was scheduled to start in September, with the Palmdale-Victorville segment already underway.

GST's Southern California network currently extends from Rialto throughout the Los Angeles area into Anaheim, Ontario, San Bernardino and Ventura County. The new north-south route will connect to our East Bay network just east of Tracy and will complement GST's other infrastructure throughout the state. GST expects to begin offering service on the complete north-south network in the first quarter of 1998. An extension of the network from Coalinga to San Luis Obispo is slated to begin during the fourth quarter of 1997.

Businesses in particular will benefit from added capacity to this telecommunications network and those that other companies will provide, as it will give them the increased speed and reliability they need to efficiently transmit voice or access the Internet and other on-line information.

While current levels of residential Internet usage have placed noticeable demands on California's telecommunications network, one can imagine a future with increased bandwidth, where everyone will not only be able to pay bills and buy groceries from the comfort of their own home, but will be able to do so at overwhelming speeds.

As California and other states wrestle with how to manage bandwidth congestion, government regulators and policy makers must plan for the future. The rapid rate of change within the high-technology industry leads us to the conclusion that phenomenal change and growth are to be expected. In the wake of the federal Telecommunications Act that was passed last year, more telephone companies are lining up to offer local telephone service, Internet access and a host of new telecommunications products and services.

Bill Karambelas is vice president and general manager of GST Telecom California — Southern California. GST Telecom California is a subsidiary of Vancouver, Washington-based GST Telecommunications Inc. (AMEX:GST).

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ADVERTORIAL

Level the Playing Field with Communication Services

by Eric Tom

Communication services can be the great equalizer for small businesses. Entrepreneurial companies that make smart use of voice and data services to sell their products, tend to their customers and streamline their operations can achieve higher productivity and greater marketplace success, even against much larger competitors.

Probably the most important communications decision for any company that markets or wants to market on a regional, national or international level is how to get the most from its investment in telecommunications services. Today, with so many long-distance carriers to choose from, it can be hard to decide which ones offer productivity-enhancing services and attentive customer relationships that truly improve a small business' performance.

The best advice for any small business making communications choices is to apply the same discipline to the task that goes into making other major decisions. Companies willing to invest a small amount of time to identify their communications needs with a carrier's help can enhance business performance, improve customer relationships and control overhead expenses.

Here are some key questions that small business owners should consider when choosing a communications partner:

Does the carrier offer calling plans that add value?

A special calling plan can give a small company a big boost in productivity. National Legal Service Company is a Dallas firm that retrieves subpoenaed legal documents. Half of its business is out of town, and out-of-town retrievals require numerous long-distance telephone calls and faxes averaging 14 pages.

To help increase their business performance, National Legal chose to use a Sprint program that provides free domestic long-distance calling on Fridays.

In the past, the company's employees would handle all busi-

ness on demand. For example, a call to an out-of-state doctor's office to get a patient's medical records would be followed up with a confirming fax the same day.

Now, when such calls and document transmissions are not time-sensitive, they're batched for execution for free on Fridays. Not only does the company benefit from

lower long distance costs, but it has turned Friday into a more highly productive workday. In addition, taking advantage of this special calling program frees up their time to focus on building relationships with both in-state and out-of-state customers. National Legal has achieved a 30 percent increase in out-of-town retrievals, and the employees are happier because they

feel more organized and are achieving better results.

Does the carrier offer "risk-free" programs to a small business to try new services?

While a service such as a toll-free number can help a small company be more competitive, it also is another expense. Small businesses

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GST Telecom California, Inc. 780 S. Milliken Ave., Ste. E Ontario, CA 91761	60 1,000	3 31	(909) 605-5734	Worldwide	780 S. Milliken Ave., Ste. E Ontario CA 91761	Carrie Andrews Area Manager	William Karambelas V.P./General Manager (909) 605-5734/(605) 5738
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LDSS/WorldCom 4280 Latham St., Ste. H Riverside, CA 92501	20 10,000+	1 na	(800) 266-0050	Worldwide	4280 Latham St., Ste. H Riverside CA 92501	Ken Davola Branch Manager	Ken Davola Branch Manager (800) 266-0050/(909) 682-6043
MCI Telecommunications 3401 Centrelake Dr., Ste. 300 Ontario, CA 91761	25 30,000+	1 N/A	(800) 444-3333 (800) 727-9624 (800) 444-8722	Worldwide	3401 Centrelake Dr., Ste. 300 Ontario CA 91761	Rosa Delgado Staff Assistant	Bruce Rosen Branch Manager (800) 333-3733/(213) 239-2355
NexTel Communications, Inc. 301 E. Ocean Blvd., Ste. 2000 Long Beach, CA 90802	11 3,000	1 140	(800) NexTel9 (909) 222-3300 (909) 222-3300	Nationwide	1650 Spruce Street, Ste. 300 Riverside CA 92507	George Barela Sales Manager	Lillian Burch Sr. Sales Consultant (909) 222-3311
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USLD Communications 9311 San Pedro, #100 San Antonio, TX 78216	50 1,500	4 60+	(800) 500-5300 (800) 500-5300 (800) 460-1111	Worldwide	2151 Convention Center Dr., #220-B Ontario CA 91764	Jim Spaulding Branch Manager	Gary Lathi Regional Director (800) 500-5300/(909) 988-5905

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Level the Playing Field ...

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should look for "risk-free" offers, such as a free six-month trial, to find out if a service really helps business.

Does the carrier have a program available for small businesses to obtain additional business tools for free?

Frequent-user programs are no longer just for airlines and credit card companies. Small businesses now can take advantage of reward programs based on their telecommunications use. Such programs offer productivity-enhancing office equipment and supplies, customer-appreciation programs and gifts for employees. For example, Sprint offers a unique incentive program called Callers' Plus that rewards small business customers for their long-distance usage.

What kind of ongoing consultation does the carrier offer small businesses?

Small companies have little time to monitor changes in communications, so they should choose a carrier that provides updates on its products and services. In addition, quality communications providers should be committed to actively helping small businesses do more business.

More than two years ago, Sprint created the Business Solutions Center to help small businesses grow by providing proactive consulting on innovative communications technologies that could be applied to their business. The center establishes and maintains close, long-term working relationships between individual small business customers and Sprint account managers. In this way, Sprint gains a better understanding of a small

business' communications needs, while small businesses gain a trusted communications partner that offers simple-to-implement voice and data services.

Does the carrier offer simplified billing to help track expenses?

A company operating on the narrow margins typical of small business has a critical need to know how it is spending money. Firms should take advantage of accounting codes and call-control options that carriers offer. These services enable a company to simplify its accounting, accurately analyze its long-distance bill and keep employees focused on business — not billing procedures.

Can you understand the carrier's charges?

A small company may need both voice and high-speed data ser-

vices for conducting business domestically as well as internationally. For example, a telemarketing operation may produce high volumes of inbound and outbound traffic and accept orders on its Web site.

While some carriers charge different rates for different types of service at various times of the day, others offer a flat rate for all types of calls, 24 hours a day. A competitive flat rate offers the advantage of more predictable costs and a long-distance bill that is easier to calculate and understand.

Take the time to answer these questions. It's an important step in capturing the productivity benefits that communications technology can offer and leveling the competitive landscape for your business.

Eric Tom is vice president of west area sales for Sprint Business.

TELECOMMUNICATIONS

PCS: The Next Step in Corporate Communication

For the time-crunched business professional, staying on top of communication is a little like trying to rope a semi-truck. Wouldn't it be nice to simplify and effectively manage your communication for a change?

The latest business buzz word in managing communication effectively is not cellular. It's PCS — short for Personal Communications Services. For the busy executive, PCS is the total communication solution right in the palm of the hand. The phone features a built-in pager and answering machine and weighs mere ounces.

In California, 100 percent pure digital PCS is available from Pacific Bell Mobile Services, and other carriers provide PCS in 200 cities across the nation. But what is a pure digital wireless service and how does it differ from what's been available from cellular in the past 12 years?

The best way to explain digital is to recall the deficiencies of analog

cellular. The sound quality is poor and subject to static, interference and cross-talk. The service is not secure. Analog cellular conversations can be overheard and the phone numbers can be "cloned," a form of electronic theft.

And a word to the wise, just because a cellular phone sports a digital logo doesn't mean your call is digital or the network carrying it is 100 percent digital. Smart shoppers know that digital cellular can default to the decade-old analog network.

On the other hand, pure digital PCS is the result of a brand new network built from the ground up. The phone is more than a phone. It's a communications tool. Pure digital PCS features:

- A phone, pager and answering machine all in one
- Landline sound quality
- Affordable pricing

• Security from having the phone number cloned and used fraudulently

Staying on top of communication is the ultimate competitive edge for those in business. Managing time is also important. The all-in-one phone, pager and answering machine also includes "Caller ID," so users can see who is calling before answering the phone.

Keeping in touch with clients and customers is critical while on the road. PCS's "Call Waiting" ensures that important calls are never missed. And the "Call Hold" and "Conference Call" features make leaving the office easier.

Several companies around the country offer handsets with different characteristics. Phones developed for Pacific Bell Mobile Services include the "Smart Chip." Confidential business dialogue occurs every day over wireless phones, but thieves with the

right equipment can listen in on those conversations and also steal the phone number. The Smart Chip plays a pivotal role in protecting the user from eavesdropping and cloning fraud.

The Wall Street Journal recently reported cellular phone number theft is a \$700 million a year problem for consumers. PCS has been credited with bringing down the cost of owning and using a wireless phone. That's welcome news for business people growing a company in California — home to some of the highest cellular rates in the nation.

Pure digital PCS gives business people an edge in keeping in touch with customers, employees, family and friends. So if you're traveling to soccer practice with your children or dashing across town to a client meeting or getting away for the weekend with a loved one, PCS digital phones will keep you connected.

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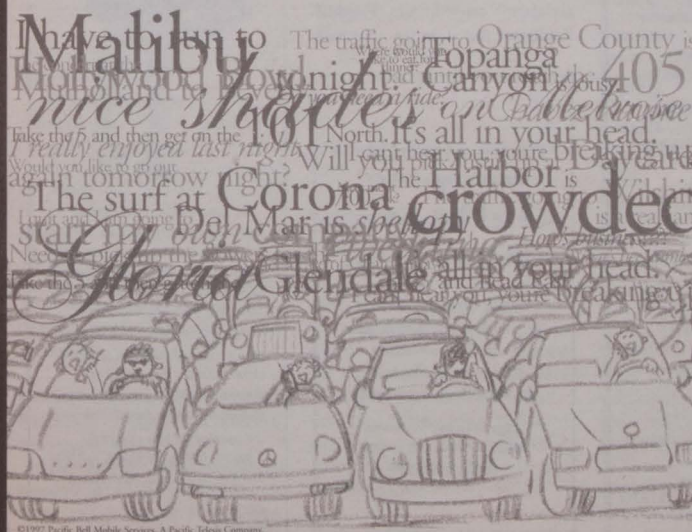
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Inland Empire Restaurant Review

Where in the World is Rillo's Restaurant?

by Joe Lyons

Just where is Rillo's Restaurant? It's not where most people think. And it's not WHAT most people think. If you've thought of it as Italian, you're wrong. Call it Mediterranean.

It's not checkered table clothes. It's off-white with muted pink and gray pastels. The hand-woven cane-back chairs are a nice touch.

Appetizers are not what I expected. Three different plates with three different sauces: meat, cream and marinara. The Sausage and Peppers (\$6) were much better

than I expected. Baked Artichoke Hearts with Broccoli (\$5.50) were prepared perfectly. I was afraid they would be spongy, but they weren't. Clams Marinara (\$10.00) were a special surprise and a lot of fun.

Now, I love Veal Parmigiana (\$15.00), but this was so good I had to fight with my friends to get my share. We also had Veal & Scampi (\$19.00) and Veal & Peppers (\$15.00). Each was completely different from the other and both were delightful.

The Chicken Veneziana (\$13.00) comes sautéed with peas, cream sauce and mushrooms,

topped with melted provolone and prosciutto. Can you imagine, just from reading this, how good it tastes?

Somewhere in the middle of all of this we found room for a dish of breaded, deep fried Shrimp Giuseppe (\$15.00) — not too dry, not too greasy.

If anything was disappointing it was the Gnocchi (\$9.50), not just because my dinner companions insisted on obvious and questionable jokes, but also because it was a little chewy and bland. Oh, well. Wasn't it DaVinci who said true perfection must be flawed? The Gnocchi proved the point.

Our Selected Desserts (\$4.25 each) included Chocolate Blackout Cake and Snicker Bar Cheesecake.

A cup of black coffee and a snifter of Grand Mariner topped off a just about perfect evening.

Finding Rillo's is worth the time. But just where is Rillo's? Most people think it's in Claremont. I sure did. There are several fine dining establishments along Foothill from Indian Hill west. But technically Rillo's is not one of those. LaVerne would love to claim it, but it's not far enough west. Believe it or not, Rillo's is in a short stretch of Foothill Boulevard that is in the corporate

limits of Pomona. If Rillo's were a Claremont restaurant, it would be a great one. For Pomona, Rillo's is outstanding.

Rillo's is at 510 East Foothill Blvd. in Pomona. Call (909) 621-4954 for reservations.

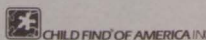
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Wine Selection & Best Values

by Bill Anthony

Adler Fels		Chateau St. Michelle	
Gewurztraminer 1996	\$11.00	Merlot 1994	\$30.00
Sonoma County, California, (Fume)		Indian Wells, Columbia Valley, Washington	
Sauvignon (Fume) Blanc 1995	\$10.50	Merlot 1994	\$28.00
Sonoma County, California,		Cold Creek, Columbia Valley, Washington	
Sangiovese 1995	\$16.00	Sauvignon Blanc 1995	\$9.00
Mendocino County, California,		Columbia Valley, Washington	
Atlas Peak		Chardonnay 1995	\$14.00
Sangiovese 1994	\$24.00	Columbia Valley, Washington	
Atlas Peak Vineyard, Napa Valley, California		Johannisberg Riesling 1995	\$7.00
Sangiovese 1994	\$16.00	Columbia Valley, Washington	
Atlas Peak Vineyard, Napa Valley, California		Sauvignon Blanc 1995	\$12.00
Carneros Creek Winery		Horse Heaven Vineyard, Columbia Valley, Washington	
Pinot Noir 1995	\$12.00	Merlot 1994	\$17.00
Carneros, California, "Fleur de Carneros"		Columbia Valley, Washington	
Chateau St. Jean		Cabernet Sauvignon 1994	\$15.00
Cabernet Sauvignon 1991	\$40.00	Columbia Valley, Washington	
Sonoma Valley, California, Reserve		Clos Du Bois	
Chardonnay 1993	\$57.50	Chardonnay 1995	\$12.75
Robert Young Estate, Alexander Valley, California		Sonoma County, California	
Merlot 1994	\$17.99	Chardonnay 1995	\$18.00
Sonoma County, California,		Calcaire Vineyard, Alexander Valley, California	
Fume Blanc 1995	\$12.50	Chardonnay 1995	\$16.00
Russian River Valley Sonoma County, California, "La Petita Etoile"		Alexander Valley, Sonoma County, California	
Chateau St. Michelle		Mertigage Red 1993	\$21.00
Chardonnay 1995	\$25.00	Maristone Vineyard, Alexander Valley, California	
Cold Creek, Columbia Valley, Washington		Creston Vineyards	
		Cabernet Sauvignon 1991	\$18.50
		Paso Robles, California, "Winemaker's Selection"	
		Pinot Noir 1994	\$13.00
		Paso Robles, California	

MEAD ON WINE

A Reason to Feel Sorry for Mead

by Jerry Mead

I know you won't feel a bit sorry for me, but surely you realize that I taste hundreds upon hundreds more wines every year than I can ever write about. It's a rare day in my life when fermented grape juice does not cross my lips.

Some wines don't get written about or reviewed because they are simply ordinary . . . no sense wasting space on the mediocre. Some wines don't get mentioned because they are bad but not bad enough to bother warning you about.

But most don't get written about simply because of a lack of space, or because they have no story to tell, or because there's some other wine in my notebook that I prefer.

I always feel bad when I don't get around to reviewing deserving wines. I really enjoy sharing my positive taste experiences. Today is clean out the notebook day. No stories. No winemaker profiles. Just lots of tasty wines.

Some are limited production wines from small producers, so if you have trouble finding something, call my office for help tracking them down. Call (800) 845-9463, and leave a number where we can call you if you get the recorder. Or e-mail: winetrader@aol.com

Deer Springs 1996 Monterey Chardonnay (\$8)

Really forward, aggressive . . . pineapple and tropical fruits. Very youthful, but very pleasant. Slightly sweet perception in the finish, but it still works with food. Rating: 84/90

Michael Pozzon 1995 Napa Chardonnay (\$9)

Another bargain Chardonnay. Tropical fruit and serious oak. A little toasty-smoky, but mostly vanilla and nutmeg. Rating: 87/90

Michael Pozzon 1994 Special Reserve Napa Cabernet Sauvignon (\$10)

This multiple medal winner is blended to 13 percent Cabernet Franc and 3 percent Merlot, and was aged for 18 months in French oak. Intensely flavored of berries

and cassis with chocolatey richness in the finish. This one's a steal. Rating: 89/95

Glen Ellen 1996 Fume Blanc (\$7 or less)

Clean melon fruit with undertones of grapefruit and a hint of new-mown grass. Soft but dry finish. Tasty everyday white. Rating: 84/88

Stonehedge 1995 Barrel- Fermented Chardonnay (\$12)

Very rich, ripe and toasty. Flavors of mango and guava and a little fresh pineapple. Round and voluptuous, but with still crisp and refreshing acidity. Exceptional for the price. Rating: 89/94

Stonehedge 1994 Napa Malbec (\$18)

If you're not familiar with Malbec, it's a member of the Bordeaux family of grapes, like Cabernet Sauvignon and Merlot, and has similar flavor traits. This particular example is more Merlot-like than most Merlots. Soft, velvety and sumptuous. Ripe currant flavor with a bit of plum and black cherry. Already showing signs of developing complexity. Exceptional. Rating: 93/88

Stonehedge 1994 Napa Zinfandel (\$15)

Ripe plum and raspberry fruit. Very nicely balanced; feels good in the mouth. Ripe but not overripe. Hints of pepper-spice in the after-flavors. My kind of Zin. Rating: 92/88

Rutz 1995 Russian River Chardonnay (\$20)

Ripe tropical flavors made more interesting by buttery, vanillin richness. A little toasty-smoky quality in the aftertaste from aging in heavily toasted barrels. Unfiltered and unfiltered, for those who care to know such technical details. Even though Rutz has very limited production, this wine is available in 20 states, including California and Nevada. Rating: 92/84

Rutz 1995 Quail Hill Chardonnay (\$25)

Almost wonderful . . . but NOT. Based on smell and first taste impression, I thought I was going to like this one even better than the Russian River version. Alas! There's an awareness of alcohol that spoils the overall impression. Rating: 82/75

Rutz 1995 Russian River Pinot Noir (\$20)

Because this is Rutz's light-weight Pinot (many of the heavy-weight vineyard-designated wines are released later in the fall) does not mean it's a wimp. Lovely light cherry and cranberry flavors. Very subtle notes of earth and tar in bouquet and aftertaste. Good with salmon or tuna. Rating: 86/84

Rutz 1995 Sleepy Hollow- Monterey Pinot Noir (\$25)

This is a vineyard with a track record and it shows its stuff here in body, extraction and flavor intensity. Crushed rose and plum with very earthy complexities. Very limited production. Rating: 90/85

Rutz 1994 Napa Cabernet Sauvignon (\$25)

Even though blended to 12 percent Cabernet Franc, this is one really big Cabernet. Ripe blackberry, black cherry, cassis and maybe even a little huckleberry in the background make for an interesting and complex flavor profile. Chewy body. Pleasant bittersweet chocolate aftertaste; firm tannins; very long finish. Cellar worthy. Rating: 94/85

Best buy Blossom Hill 1995 California Symphony (\$5 or less)

We are talking flat-out bargain summer sipper here. It will remind you of Gewurztraminer, with its flavors of grapefruit, pear and lichee and some kind of stone fruit. Nectarine? Peach skin? Something. It's semi-sweet but manages to remain refreshing. Oh! Symphony is its very own grape variety, a hybrid cross created at University of California, Davis, some years back. Find it discounted and buy it by the case for pouring around the

pool. It also makes a great base for wine coolers and spritzers. Rating: 86/94

Results available

You can still order the complete results of the largest blind tasting (2,200 entries) of California wines in the world. The 160-page awards booklet of the Orange County Fair Commercial Wine Competition is a dandy shopping guide and can be had by sending \$6 to OC Wine Winners, Box 1598, Carson City, NV 89702.

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Club Deportivo Jalisco, 3050 N. Ashford Ave., Rialto, CA 92377-3871, Abundio Lepe

Casa Rosa Farm, 1690 Washington St., Riverside, CA 92506-5481, Adalberto Chavez

A & R Hot Wax, 31520 Jedediah Smith Rd., Temecula, CA 92592-2619, Adam Cole

St. Catherine's Medical Care, 414 N. Imperial Ave., Apt. D, Ontario, CA 91764-4015, Adebawale Fayemiwo

Superior HM Care Svc., 1911 Commercenter E., Ste. 113, San Bernardino, CA 92408-3417, Adrian McClellan

Morning Mist Home, 24746 Morning Mist Dr., Moreno Valley, CA 92557-3202, Alan Mann

Mkashef Enterprise, P.O. Box 688, Yucca Valley, CA 92286-0688, Alayne Gelfand

4 All Seasons Refrigeration & Heat, 17482 Krameria Ave., Riverside, CA 92504-6129, Albert Lopez

C Mechanical Designs, 5640 Riverside Dr., Apt. 78, Chino, CA 91710-4385, Alejandro Herrera

America Crystal Water Int'l., 320 N. Euclid Ave., Ontario, CA 91762-3426, Alexandra Carnaval

Four Star Pool Svc., 2750 N. Girasol Ave., Palm Springs, CA 92262-1822, Alfons Burmann

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Main St. Shell, 2190 Main St., Riverside, CA 92501-2203, Ali Moghadam

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The Folklore Center, 1265 Kendall Dr., Apt. 5425, San Bernardino, CA 92407-5896, Alicia Parks

P & M Painting, 24307 Lenox Ln., Murrieta, CA 92562-6112, Allen Morse

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Al Henderson Real Estate, 16356 Kamana Ct., Apple Valley, CA 92307-1311, Alva Henderson

American Wholesalers, 7436 Webster St., Highland, CA 92346-3867, Ambed Prasad

Sweet Kernels, 15496 Villaba Rd., Fontana, CA 92337-0901, Ameer Faquir

Hippo Custom Imprinting, 13014 Smoketree Pl., Chino, CA 91710-4658, Amelia Mikesell

Certified Used Tires, 313 E. Grand Blvd., #C, Corona, CA 91719-1534, America Najarro

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Vector Technology, 1302 Monte Vista Ave., #S15, Upland, CA 91786-8220, Andrew Lin

Deja Vu Salon, 68805 Perez Rd., #E6, Cathedral City, CA 92234-7227, Anita Galuszka

Prototype Scenarios, 2554 Highgate Ct., Chino Hills, CA 91709-1136, Anne Vitug

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A & G Buy Back Games, 56454 Carlyle Dr., Yucca Valley, CA 92284-4211, Anthony Kinsey

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Barrera Bldg. Construction, 221575 Webster Ave., Perris, CA 92570, Arnold Barrera

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Hair Tenders, 16738 Lakeshore Dr., #1 - J, Lake Elsinore, CA 92530, Demarise Perry

God's - N - Control Productions, 28624 Fenwick Way, Highland, CA 92346-5727, Demetrius Brown

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Wild Oak Enterprise, 37025 Oak View Rd., Yucaipa, CA 92599-9719, Denise Williams

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Pure Platinum Band, 395 Ruby Ave., Hemet, CA 92543-7913, Dianne Michon

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Sue's Postal Cntr. & Gift Shop, 10078 Arrow Rte., #CA, Rancho Cucamonga, CA 91730-4194, Don Thammansong

Cane Brake Ranch, P.O. Box 458, Upland, CA 91785-0458, Donald Graber

Enterprise Marketing, 28364 Vincent Moraga Dr., Ste. B, Temecula, CA 92590-3656, Donda Shinkle

Interstate Fun, 9382 La Grande St., #CA, Alta Loma, CA 91701-5802, Doris Angulo

Transtar Transport Svc., 17905 Haines St., Perris, CA 92570-9436, Dorothy Hubbs

La Cresta Plastic Fence Co., 40101 Avenida La Cresta, Murrieta, CA 92562-9346, Doug Anderson

Quality Construction, 957 Frontier Ave., Redlands, CA 92374-2517, Douglas Poppe

Moto Pro, 11178 Arroyo Ave., Hesperia, CA 92345-2205, Dustin Evans

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Yeoman Assoc., 10444 Corporate Dr., Ste. F, Redlands, CA 92374-4531, Dwight Yeoman

Earl Millard Trucking, 8728 Kim Ln., Riverside, CA 92509-3932, Earl Millard

Bat Computer & Electronics, P.O. Box 7247, Redlands, CA 92375-0247, Ed Bieft Jr.

West Coast College, 14725 7th St., Ste. 1100, Victorville, CA 92392-4025, Ed Muradliyan

Augo's 2 Go, P.O. Box 401212, Hesperia, CA 92340-1212, Eddie Tillemma

J & E Wrought Iron, 5745 Waco St., Chino, CA 91710-7037, Edgar Padilla

Digiteel Graphics, P.O. Box 1509, Rialto, CA 92377-1509, Ed Teel

McIntyre Property Svcs., 755 W. E. St., Ontario, CA 91762-3001, Edna McIntyre

Airtemp Controls, 719 S. Merrill St., Corona, CA 91720-3334, Eduardo Fontanilla

All Desert Roofing, P.O. Box 704, Yucca Valley, CA 92543-0704, Edward Sheehan

Sixth St. Market, 1184 6th St., Norco, CA 91760-1445, Edwin Monsalve

Sisi's Auto Sales, 12520 Magnolia Ave., Ste. B, Riverside, CA 92503-4715, Ehteram Zafari

Psychwrite, 9089 Baseline Rd., Ste. 200, Rancho Cucamonga, CA 91730-1295, Eldon Richey

Advance Alert Security Systems, 3721 San Lorenzo River Rd., Ontario, CA 91761-0250, Eli Melendez

East West Mgmt., 11338 Kenyon Way, #B258, Alta Loma, CA 91701-9236, Elie Baldwin Jr.

Coast To Coast Liquidators, P.O. Box 309, Moreno Valley, CA 92556-0309, Elisabetta

Phillips

Hava Java, P.O. Box 4022, Big Bear Lake, CA 92315-4022, Elizabeth Hood

A Affordable Health Insurance, 172 Tanforan St., Rancho Mirage, CA 92270-2845, Ellen Miller

Eloy's Grnl. Merch. Dist., 91061 6th St., Mecca, CA 92254, Eloy Tarango

Technique, 1571 E. Chase Dr., Corona, CA 91719-4015, Elvis Nelson Jr.

P K Pure Drinking Water, 42090 Alessandro Blvd., Ste. D, Moreno Valley, CA 92553-3915, Emelia Nyantekyi

Banda Los Sierrenos, 3539 W. Mungall Dr., Apt. 2, Anaheim, CA 92804-2976, Emilio Aguirre

Emchuck Specialties, 1248 S. Beechwood Ave., Bloomington, CA 92316-1503, Emma Gray

Ferro Orchard Advisors, 41361 La Sierra Rd., Temecula, CA 92591-1818, Enrico Ferro

Equity Investors Holdings, 901 E. Tahquitz Canyon Way, #202, Palm Springs, CA 92262-6790, Equity Investor

Used Car Factory Inc., 18820 Van Buren Blvd., Riverside, CA 92508-9114, Erasmo Ochoa

4 - o Ranch Equip Rental, 14570 Concordia Ranch Rd., Lake Elsinore, CA 92530, Eric Otto

El Taco Sabroso, 9759 Arrow Rte., #C, Rancho Cucamonga, CA 91730-3602, Ernestina Maldonado

Ernest Livingstone, 1745 W. Ontario Ave., Corona, CA 91720-5611, Ernesto Livingstone

Peak Wellness, 26152 Wallack Pl., Loma Linda, CA 92354-4144, Ernie Medina Jr.

Superior Concrete, 175 E. 44th St., San Bernardino, CA 92404-1224, Eugene Wallace

S E K Painting Co., 3152 Glenbrook St., Riverside, CA 92503-5429, Eun Kim

Party Of Six, 3338 Calle Alfredo, Temecula, CA 92592, Evalene Campbell

The Tile Outlet, 2296 N. Arrowhead Ave., San Bernardino, CA 92405-3710, Ewan Dawood

Gianni Massini, 2137 E. Montclair Plaza Ln., Montclair, CA 91763-1536, Fahim Gani

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THE LISTS for DECEMBER

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TELECOMMUNICATIONS

Wireless Internet Hits the Airwaves

by Rebecca Jo James

She was beautiful, smart and responsible for creating the communications link for torpedo radio systems during World War II. Her name: Hedy Lamar.

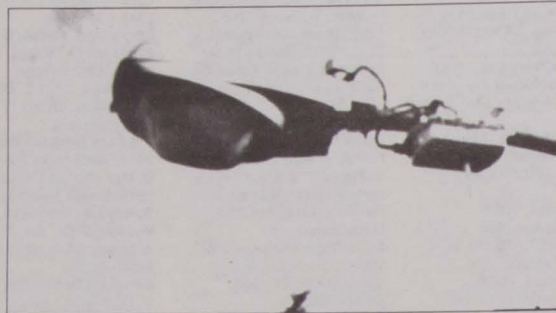
The story is that the actress was involved with a military officer who complained that the Germans were intercepting their torpedo radio transmissions. She suggested that they develop a "frequency hopping" system that would allow the transmitter and receiver to change frequencies periodically.

This patented idea of Lamar's changed the course of history and, in a way, is responsible for changing the course of wireless Internet service. It was a secret until it was declassified in 1967. Then, Paul Baran honed the idea to perfection and, in 1985, plugged his new company, Metricom, into the wire-

less communications industry.

"Metricom was in the right place at the right time when the Internet craze hit," said Susan

This new service allows access to the Internet, e-mail and corporate data banks without being physically hooked up. This subsidiary



Provided by Metricom

Radio transceivers (one shown here) allow wireless access to the Internet.

Kohl, public relations manager for Metricom. "We had a technology which was as fast as traditional phone line modems and yet completely free from wires."

of Metricom, called The Ricochet Network, uses small, shoe-box-sized radio transceivers or micro cell radios, which are typically mounted to street lights or utility poles. The micro cells require only a small amount of power from the street light itself (connected with a special adapter) and are otherwise self-contained units — no wiring or connections are necessary.

This new wireless Internet access machine has got cities confused but excited, said Joe Milone, manager of governmental services for Metricom.

"We don't fit into the typical box," Milone said. "The city staff doesn't know how to process us."

Unlike a cellular hookup, which requires a conditional use permit and has a visual impact on the city because a tall tower must be installed, Ricochet's shoe-box-size equipment cannot be seen on the street lights. Additionally, only one watt of power is used, so the city does not have to contend with concern about public health and safety, Milone said.

Installing The Ricochet Network will provide the city with a revenue source. Because the equipment is installed on the street, which is considered in the public right-of-way, Metricom will pay the city \$60 per year per attachment. And, since five to seven attachments are needed per square mile, that can add up,

Milone said.

"Pretty good revenue for renting out a 10-inch by nine-inch space," Milone said.

Metricom will also pay a franchise fee by passing five percent of the subscription rate on to the city.

But cities are not the only ones coming out ahead with The Ricochet Network. Beating other wireless solutions such as RAM, ARDIS and CDPD service providers, The Ricochet Network provides unlimited access for \$29.95 a month. Other service providers charge by the minute or amount of data sent. Additionally, The Ricochet Network is faster — working at 14.4 - 28.8 kbps — as compared to other service providers working at 9,600 kbps, said Milone.

"You are not limited in your use, either," he said. "You can go anywhere the network is in place — from West Covina to San Francisco — and be uninterrupted."

So far, Ricochet is available to subscribers in the greater San Francisco Bay Area, Washington, D.C., Seattle, 10 universities across the nation, many K-12 schools and several corporate campuses, including Sun Microsystems and Cisco Systems.

Closer to home, Metricom has approval to install The Ricochet System in 170 cities throughout Los Angeles and Orange counties — so far.

"We are breaking new ground all the time because we're not typical," Milone said. "We don't fall under the same guidelines so it's been an educational process for everyone — but worth it. Once we get to the city council level, we are approved unanimously."

Once approved, The Ricochet Network officials will find the means to commercially offer the service.

"I see us up and running in Los Angeles in 1998," Milone said.

Although plans are not yet set as to when Metricom and The Ricochet Network will hit the Inland Empire air waves, Milone and Kohl say they are looking forward to it.

Interconnect/Telecommunications Firms Serving the Inland Empire

Ranked by Number of Employees in the Inland Empire

Company Name Address City, State, Zip	Employees: Inland Empire Companywide	Year Established in Inland Empire	Offices: Inland Empire Companywide	Major Brands Carried	Top Local Executive Title Phone/Fax
1. GTE 3633 Inland Empire Blvd., Ste. 600 Ontario, CA 91764	2,600 25,000	1952	5 3 Headquarters	Northern Telcom, Fujitsu Business Comm.	Sheri E. Ross General Manager, Branch Ops. (562) 483-6262/483-6126
2. Lucent Technologies 3120 Chicago Ave., Ste. 100 Riverside, CA 92507	70 na	1983	3 na	AT&T Products & Services	Taylor Gershman Sales Manager (909) 684-0670/684-5929
3. Nortel Communications 4344 Latham St., Ste. 100 Riverside, CA 92501	52 65,000	1984	1 NA	Northern Telecom Norstar, Meridian One and Companion	Carl Prude Senior Sales Executive (909) 782-8000/782-8080
4. Executone Information Systems, Inc. 3340 Durahart St. Riverside, CA 92507	40 2,500	1976	1 250	Executone Telephone /GTP Video Information VX2 Voice Mail Infostar Predictive Dialer	Rich Braband General Manager (714) 937-3300/937-3408
5. Business Telecommunications Systems, Inc. 549 W. Bateman Circle Corona, CA 91720	40 N/A	1981	1 1	ITT, Toshiba, Tadiran, Octel, Active-Voice	Larry Lavorgna President (909) 272-3100/272-9112
6. Triton Communications, Inc. 663 Brea Canyon Rd., Suite 4 Walnut, CA 91789	17 19	1982	1 2	Nitsuko Iwatsuki Comdial	Vito M. Tasselli President (909) 594-5895/598-2832
7. Quintron Telephone Systems Inc. 500 Harrington St., Ste. C-2 Corona, CA 91720	10 240	1982	1 3	Prime NEC Dealer BMC/Call Processing/Voice Mail Syst., Simon by Quintron	Jerry Fox District Manager (909) 736-6790/736-6793
8. Tres Com International 500 N. State College Blvd., Ste. 1270 Orange, CA 92668	8 250	1993	1 8	Complete Domestic, International Data, Long Distance, Toll-Free and Calling Card Services	Paul Freeman Branch Manager (714) 704-1690/704-1696
9. Inter-Tel Technologies. 1667 Batavia Orange, CA 92867	2 990	1982	0 32	Inter-Tel AVT, Active Voice, Toshiba, Mitel	Steve Muse General Manager (714) 283-1600/283-4500

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge, the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1997 Inland Empire Business Journal.

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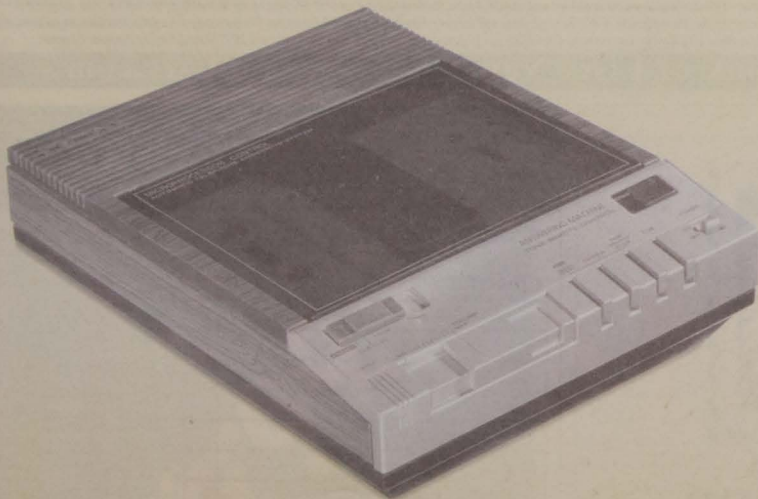
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SAN BERNARDINO COUNTY ECONOMIC DEVELOPMENT

San Bernardino Economy Continues Recovery

by Kathy A. Davis

Good news: San Bernardino County's economy continues to show great signs of recovery and stands poised to capture new markets and industry. A review of economic indicators, including jobs, retail sales, spending and construction, has shown marked improvement compared to earlier years. Economists attribute the good news to regional job growth, low interest rates and a rebounding state economy.

Why is San Bernardino County in such an excellent position to capture this growth? The reasons are many. We offer a progressive approach to business, an attractive Southern California location, a strong, growing transportation network and some of Southern California's only remaining reasonably priced land. These reasons aren't just marketing clichés but real attributes drawing many new firms to San Bernardino County.

During the past two years, a number of companies have relocated or expanded their operations here. Businesses include: Reed Manufacturing, Botanical Science, ChemTab, Inland Empire Health, Global Food Management Group and Santa Barbara Aerospace Inc. The Victor Valley area is also experiencing economic growth with significant activity at Southern California International Airport. To date, 32 companies have located at the former George Air Base, employing approximately 430 persons.

These new businesses, coupled with the state's improved economy, have led economists to forecast a jobs growth rate of three percent throughout the year 2000, ranking San Bernardino and Riverside counties ninth in employment growth in the United States. The growth has already begun, and unemployment figures for July 1997 were reported at seven percent — the lowest in years.

New jobs in a variety of sectors will likely fill quickly from San Bernardino County's diverse labor pool that is comprised of a wide range of talent and skill levels. The county's labor force continues to serve as one of its greatest economic assets, second only to its strategic location with affordably priced land.

Location and reasonably priced housing has made San Bernardino County one of the fastest growing and most populated counties in the state. Ranked fifth after Los Angeles, San Diego, Orange and Santa Clara, our county continues to draw new families seeking opportunity. The state's Finance Department reports that San Bernardino County added 146,700 people from

1990 to 1994 to reach a population of 1.6 million — a 1.7 percent per annum growth rate.

Finally, as the real estate market begins to climb out of its recessionary state, sales of new and existing homes in the county have risen, due in part to continuing lower prices and interest rates.

Home sales increased from 914 in the third quarter of 1995 to 1,037 in the third quarter of 1996 — an increase of 13.5 percent, according to Experian Property Data Report. San Bernardino County's mean existing home prices have increased by three percent to \$120,103, with new home prices rising 1.7 percent

to \$160,058. Real estate and construction leaders optimistically predict steady improvements in home sales. Low interest rates, lower prices and an increase in employment can be credited for the gain.

Kathy Davis is the First District supervisor for the county of San Bernardino.

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Harriett Jackson, Licensed Vocational Nurse, Riverside Community Hospital, 5 years.

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SAN BERNARDINO COUNTY ECONOMIC DEVELOPMENT

Barstow, More than Just Trivia

One thing Barstow doesn't lack is name recognition. Some people know it from the old "Get Your Kicks on Route 66" song, but most people have followed the freeway signs to Barstow on their way to Las Vegas. More than a few of these peo-

ple have stopped to shop at the outlet malls or grab something to eat at the McDonalds or put gas in the car at any number of the available service stations. But there's more going on in Barstow. How much of the following do you know?

- Barstow continues to be one of the leading per capita sales tax generators in Southern California.

- Barstow is home to the largest railroad classification yard west of the Mississippi. This yard is also an

intermodal facility where containers are quickly loaded from truck to rail.

- Barstow is home to the first Southern California Veterans Home, which is on its way to employing 235 people and housing 400 residents.

- Barstow is currently developing a championship 18-hole golf course, which should be open for play early in 1999.

- Barstow is celebrating its 50th year of incorporation — from 1947 to 1997.

All right, the above mentioned items may just seem like trivia, but Southern California's economy continues to improve and businesses are expanding while looking at ways to cut costs. One way to reduce costs is to cut transportation expenses. Barstow is ideally located for product distribution. Companies have the option of trucking products via Interstate 15 or 40 and Highway 247 or 58 to access all of California and the Western United States. (More trivia, more than \$50 million dollars will be spent between 1995 and 1999 to upgrade Barstow area freeways.)

If a business' product or raw material would be better moved by rail, there's always Burlington Northern Santa Fe (BNSF) and its intermodal facility. (Ready for more trivia? BNSF just announced a \$4 million expansion which will be completed in summer 1998.)

Employers are faced with the task of reducing costs by finding dependable labor. The High Desert has these workers with abilities ranging from unskilled to semi-skilled to technical. (You know what's next; these workers are available at less than you'd pay in other areas.) The cost of living is lower in the High Desert, which keeps everyone's costs down.

This information may seem like trivia unless your business is looking on ways to reduce costs during its expansion or relocation. Then it's not just trivia but good business sense.

For more information, contact the city of Barstow at (760) 256-3531 ext. 3296.

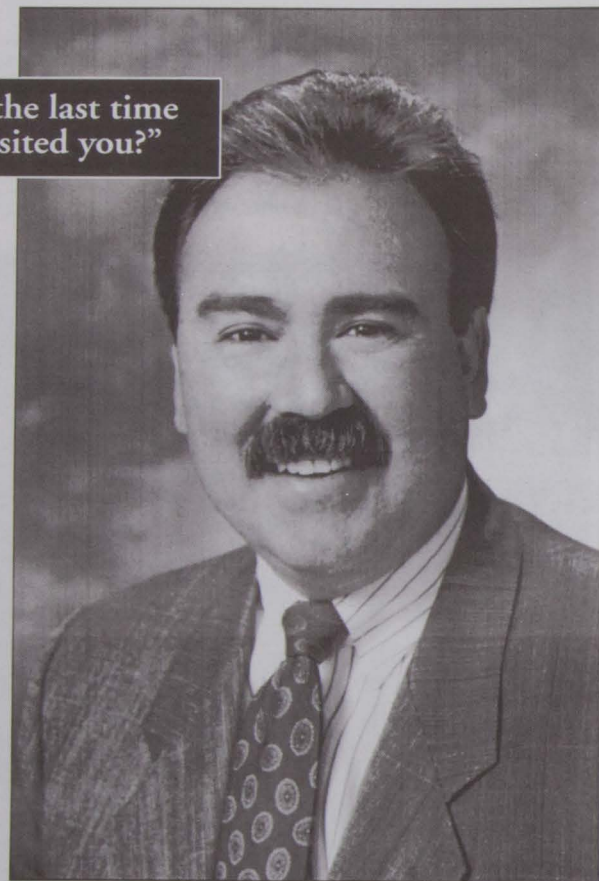
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Terminal Raises Old Conflict

continued from Page 3

Another option is to use the old facility as an international terminal for departures. Currently, there is not a customs department at the existing facility — only at the Federal Inspection Services (FIS) terminal, located east of the existing facility. Remodeling the old terminal will allow for a customs department on site, Watson said.

Waiting for direction from Los Angeles was not always the plight for the Ontario International Airport. It was originally owned and operated by the city of Ontario. But the Los Angeles World Airports (LAWA), formerly known as the Los Angeles Department of Airports, acquired the terminal from the city of Ontario in 1967.

Although it's a story with variations, one main theme is that the

city of Ontario could not generate enough income from the airport because it could not attract commercial airlines. Under a joint powers agreement, the city of Ontario sold the airport to the city of Los Angeles hoping that Los Angeles could use "it's clout" to convince airlines to use Ontario as a destination. LAX would also continue to pay for developing the airport so it could accommodate newer service and aircraft. Watson said that the partnership worked out well.

"Los Angeles has subsidized ONT for almost the entire history of its ownership," Watson said. "It was only a year or two ago that Ontario International Airport was responsible for generating its own revenue."

With a budget of \$34 million, ONT is responsible for revenues of \$30.3 million going back into Ontario — not Los Angeles.

In spite of this, ownership of the airport still remains a political volleyball during elections.

George Urch, public information officer for the city of Ontario, said it is because Ontario wants more of a voice with Los Angeles World Airports.

"Ontario has no direct influence over what happens at the airport," Urch said. "We don't have any representation on their airport authority board — we can't even fly the Ontario flag over the airport."

But, with the new terminal ris-

ing like a Phoenix, more local control of the airport rises with it. Plans call for hiring more employees to handle accounting, telecommunications, computer information services and management functions — functions that the ONT staff formerly relied on LAWA for.

"We're talking about empowerment," Watson said. Meanwhile, the old terminal still pumps out the passengers while officials decide on what it will be doing in two years.

Spokesperson Tesoro said, "So far the use is still up in the air."

CONSTRUCTION NOTICES

PERMITS \$500,000 OR LARGER

COMM'L
\$754,250
9/12/97
Ref. #5
Cabazon

RESTAURANT BUILDING
DES/ARCH: Hogle-Ireland (applicant), 3403 10th St., Ste. 520, Riverside, CA 92501 909-787-9222
OWNER: Chelsea GCA Realty Partnership, 48350 Seminole Dr., Cabazon, CA 92230
PROJECT: 48350 Seminole Dr.

COMM'L
\$584,127
9/12/97
Ref. #7
Chino

CHINO ICE BUILDING
OWNER: Gerald Ades, 1286 E. Mission Blvd., Pomona, CA 91766
CONTRACTOR: Lord Constructors, Inc., 1340 W. 9th St., Ste. C, Upland, CA 91786 909-946-6729
PROJECT: 3640 Francis Ave.

NEW
\$1,492,043
9/12/97
Ref. #9
Corona

17 SFRS FROM 3,962 SF/\$69M TO 6,186 SF/\$108M
OWNER: Kaufman & Broad, 180 N. River View Dr., Ste. 300, Anaheim, CA 92800 714-282-4000
PROJECT: (Tract 27943 Lots 30-33 & 51-63)

COMM'L
\$1,064,088
9/12/97
Ref. #34
Lake Arrowhead

ADD'L FEES FOR REMODEL CONDOS
CONTACT: JLP Development (Jeff Petrus), 310-207-6438
OWNER: Arrowhead Joint Venture, P.O. Box 640, Lake Arrowhead, CA 92352
CONTRACTOR: Glenn Buzbee, P.O. Box 101, Thousand Palms, CA 92276
PROJECT: 27984 State Hwy. 189

NEW
\$1,005,645
9/11/97
Ref. #8
Corona

14 SFRS FROM 3,344 SF/\$58M TO 4,597 SF/\$80M
DES/ARCH: Mata Vicki, 1100 Town & Country, Ste. 100, Orange, CA 92868 714-285-2900
OWNER: Beazer Homes Holding Corp., 1100 Town & Country, Ste. 100, Orange, CA 92868 714-285-2900
PROJECT: 9044-9156 Gold Fields Cir.

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Company Name Address City, State, Zip	I.E. Sales Volume 1996	Offices (IE) Company Wide Headquarters/Yr. Est. (IE)	Employees (IE) Companywide	Products/ Lines	Top Local Exec. Title Phone/Fax
1. Xerox Corporation 650 E. Hospitality Lane, Ste. 500 San Bernardino, CA 92408	\$54 million	6 400 Stanford, CT / 1961	250 89,000	Multi-functional Products, Copiers, Fax, Laser Printers, System Reproduction Supplies, Color Digital Equip., Sales, Service	Charles Sinnen Area Sales Manager (909)386-6147/386-6171
2. MWB Business Systems, Inc. 855 S. Milliken Ave., Ste. E Ontario, CA 91761	\$33 million	2 5 Victorville/1977	65 140	Sharp Copiers and Fax, Color Copiers and Printers Destroy-It Shredders	Jerry Rollins President (800) 769-2679/(909) 390-1824
3. IKON Office Solutions, South. Calif. 2023 Chicago Ave., Ste. B1 Riverside, CA 92507	\$20 million	1 17 Irvine/1974	74 860	Copiers, Facsimile, High Volume Duplicators, Color Graphics, Networking Specialists, Large Format. Canon, Ricoh, Sharp Oce' and Xerox Products	Craig Wiegman President (800) 800-1014/(714) 752-2925
4. Burtronics Business Systems 216 S. Arrowhead Ave, P.O. Box 1170 San Bernardino, CA 92402	\$12.5 million	2 2 San Bernardino/1891	70 70	Multifunctional Products, Copiers, Fax, Microfilm, Digital Duplicators, Optical Disk Systems, IBM, Compaq, HP, Networking Specialists	Tom Thompson Executive V.P. (909) 885-7576/885-7416
5. Minolta Business Systems 1831 Commercenter West San Bernardino, CA 92408	\$10 million	2 25 New Jersey/1972	75 na	Minolta Copiers, Color Copiers, Fax, Document Imaging	Joe LaGreca Branch General Manager (909) 824-2000/888-1819
6. Advanced Business Machines 1609 N. Redwood Way Upland, CA 91784	\$9.5 million	1 2 Irvine/1983	75 125	Konica, Okidata, Toshiba	Rick Dapello District Manager (909) 470-6770 (888) 500-2679/588-1303
7. Advanced Copy Systems 571 E. Redlands Blvd. San Bernardino, CA 92408	\$3.9 million	1 1 San Bernardino/1978	24 24	Sharp Copiers, Facsimiles, Lasers & Computers, Xerox Engineering Copiers, Ricoh Duplicators	Walter G. Ferguson President (909) 889-4006/889-3602
8. Danka 3120 Chicago Ave., Ste. 110 Riverside, CA 92507	\$3.3 million	2 2 St. Petersburg, FL/1977	38 25,000	Kodak Copiers, Ricoh & Toshiba Copiers, Ricoh Fax, Dex Fax, Toshiba Fax	Steven D. Couch Market Area Manager (909) 274-0690/274-9094
9. Select Copy Systems of South. Calif., Inc. 2091 Del Rio Ontario, CA 91761	\$3 million	1 5 Irwindale/1991	20 200	Toshiba and Mita Copiers, Fax, Laptop Computers, Laser Printers, Office Stationery, Supplies	Morris J. Chaney Branch Manager (909) 947-0558/947-8952
10. J.R. Freeman Co., Inc. 743 W. Highland Ave. San Bernardino, CA 92405	\$2.5 million	1 1 San Bernardino/1967	16 16	IBM Typewriters, Computer Supplies, Fax, Xerox Copiers, Office Supplies and Equipment	Jack R. Freeman President (909) 881-6800/883-5256
11. Desert Business Machines, Inc. 42-471 Ritter Circle Palm Desert, CA 92211	\$2.2 million	1 1 Palm Desert/1973	22 22	SAVIN, Mita Copiers & Fax, Lexmark Printers & Typewriters, Neopost Mailing Equipment, Computers & Networks	Wayne D. Cernie President (760) 346-1124/346-1944
12. Astro Business Solutions, Inc. 10608 Trademark Parkway North Rancho Cucamonga, CA 91730	na	1 5 Gardena/1974	78 650	Canon Copiers, Fax, Color Laser Copiers, Information Management Systems, Supplies, Services	Tom Clowdus Branch Manager (909) 484-6700/484-6775
13. Action Business Machines 10722 Arrow Rte., Ste. 218 Rancho Cucamonga, CA 91730	WND	1 5 Rancho Cucamonga/1980	5 5	Silver Reed, Sharp, Panasonic, Murata, IBM, Typewriters, Copiers, Fax, Calculators, Dictation	Paul Will Owner (909) 980-6989/989-3279
14. Lamier Worldwide 1932 E. Deere Ave., Ste. 120 Santa Ana, CA 92705	WND	1 1800 (international) Atlanta, GA/1934	45 7,000	Dictation, Optical Storage, Digital Loggers	Joe Schuck District Manager (714) 851-1080/851-0871
15. Pitney Bowes, Inc. 1023 South Mount Vernon, Ste. 100 Colton, CA 92324	WND	1 95 Stamford, CT/1960	45 24,000	Mailing Systems, Addressing Systems Folding/Inserting Systems Shipping/Logistics Management Systems, Fax and Copier Systems	Al Dettlings District Director (800) 322-8000/(909) 824-0540

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 8560 Vineyard Ave. Suite 306, Rancho Cucamonga, CA 91730-4352. Researched by Jerry Strauss. Copyright 1997 Inland Empire Business Journal.

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MANAGER'S BOOKSHELF

Computers Changed the Nature of Banking

"The Bankers: The Next Generation," by Martin Mayer, Truman Talley Books/Dutton, New York, New York, 1997, 514 pages, \$29.95.

by Henry Holtzman

Virtually no industry, including high technology, has undergone the changes experienced by the banking industry during the past 30 years. As author Martin Mayer points out in this update of an earlier book, from "bankers hours" to promotional toasters nearly everything about banks has changed.

When you consider how pervasive the traditional role of banks has been, the changes that have taken place in banking add up to one of the most amazing commercial transformations of the 20th or any earlier century.

Mayer, one of the leading banking journalists, believes that computerization has been the primary vehicle of change, handling more and varied types of bank transactions faster than was predictable as recently as the mid '70s.

More importantly, the nature of transactions is changing. The author sees it as a mixed blessing.

Banking computerization began in the monstrously complex "backroom" operations and has spread everywhere. If you're a small business owner seeking a loan or line of credit, the loan committee now reviews your request against computer models based on SIC codes and a wealth of information about the condition of national and local markets.

Long gone are the days when A.P. Giannini, legendary founder of Bank of America, sat in a hotel room with Walt Disney (who sought a loan to produce "Snow White") and single-handedly overruled his entire loan committee by saying, "Mr. Disney, you have your money."

While agreeing that computers have permitted banks to do more faster, they have also created a generation of bankers who have far

less hands-on knowledge of local conditions. Of course, according to Mayer, banks are far less interested in making loans to anyone. He writes:

"Even banks that were most devoted to lending to businessmen with top-notch credit have grown less than enthusiastic. 'As we look to the future,' said Bud Baker, the matter-of-fact CEO of North Carolina's First Wachovia, 'traditional ways of making money, the loans and deposits—well, that will be a much more difficult way to make money.'"

If this sounds like heresy, Mayer offers this tidbit, quoted from Dennis Weatherstone, chairman of J.P. Morgan Company, at the 1994 annual symposium of the Bank and Financial Analysts Association:

"There is no banking industry. Today, the label means nothing. Function means everything."

While computers may have been the vehicle for change, Mayer says the driving force is the nature of the modern market for banks. For the most part it is a trading market composed of equities brokerage and institutional governmental and quasi-private investors.

What are they trading? Among other things, derivatives, a term that covers items such as futures, forward options, structured notes, CMOs, swaps, swaptions, collars, range forwards and anything else the fevered brains of the traders can create.

Mayer comments that the "nominal value of derivative contracts passed the \$25 trillion level in 1995." It has grown since then. He states, "Something like a fifth of the total 1993 profits of the largest American dealers in such instruments [brokerages, investment banks and commercial banks] came from creating, selling and trading the great zoo of futures . . . that carry the label derivatives."

Whatever happened to M-1, the value of cash in circulation and checking accounts, as a measure of anything to do with banking? Mayer writes that when former Federal Reserve Chairman Paul

Volcker asked current Chairman Alan Greenspan the same question, Greenspan replied: "M-1? It was once the name of a pretty good rifle."

That's how much banking has changed. If you need more convincing, ask your banker to put as little as \$10,000 of your money into a certificate of deposit. The odds are that he or she will try to talk you out of it, recommending a more appropriate bank product.

Mayer's update is a superb book about an industry we only think we understand. Yes, it's long, but much to his credit it is never dull. You owe it to yourself and your business to put "The Bankers: The Next Generation" on your reading list for fall. The reason is concisely put by Mayer: "Banks as we know them . . . have seen their day. But the bankers will be with us always."

Best-Selling Business Books

Here are the top 10 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the United States.

1. "The Dilbert Future: Thriving on Stupidity in the 21st Century," by Scott Adams (Harper Business . . . \$25.00) (1)* A Dilbert look past the year 2000.
2. "The Millionaire Next Door," by Thomas J. Stanley and William D. Danko (Longstreet Press . . . \$22.00) (2) Millionaires are made of discipline, work and frugality.
3. "Success Is a Choice," by Rick Pitino with Bill Reynolds (Broadway . . . \$25.00) (5) Ten-step system for getting ahead in business.
4. "The Motley Fool Investment Guide," by David and Tom Gardner (Simon & Schuster...\$24.00) (3) A not-so-foolish look at investing strategy.
5. "Dogbert's Top Secret Management Handbook," by Scott Adams (Harper-Collins...\$16.00) (4) Adams strikes again, now at newly appointed managers.
6. "Wall Street Money Machine," by David and Tom Gardner (Simon & Schuster...\$24.00) (6) Using formulas to determine your approach to investing.
7. "Forbes Greatest Business Stories," by Daniel Gross (Wiley...\$24.95) (7) Achievements in business from colonial times until now.
8. "The Dilbert Principle," by Scott Adams (Harper-Collins . . . \$20.00) (8) A devastating, though witty, view of modern business.
9. "The Road Ahead," by Bill Gates (Viking/Penguin . . . \$29.95) (9) America's best known chairman peers into the future.
10. "Clicking," by Faith Popcorn (Harper-Collins . . . \$26.00) (10) A technique for knowing when a business idea is right.

* (1) — indicates a book's previous position on the list.

Internet Service Providers Serving the I. E.

Ranked Alphabetically

Company Name Address City, State, Zip.	E-mail Address Website (http://www.)	# Subscribers I.E. Year Founded I.E.	Three Major Services	Top Local Executive Title Phone/ Fax
Advanced Internet Consultants 774 Pike Dr. Hemet, CA 92544	aic@lasercom.net advanced-inter.net	N/A 1997	Business Consultation to Internet, Web Development, Site Promotion	Stephen Herland Director (909) 927-9097/927-4488
Aviastar Communications, Inc. 12490 Central Ave., Ste. 103 Chino, CA 91710	info@aviastar.net aviastar.net	N/A 1996	Internet Access, Affordable Web Page Design, Real Estate Marketing on the Web	Paul Belmudes Marketing Manager (909) 465-6000/465-6021
ClubNet, Inc. 21660 E. Copley Dr., Ste. 385 Diamond Bar, CA 91765	sales@clubnet.net clubnet.net	N/A 1995	Web Site Design & Hosting, Server Co-Location, Network Connections 56K-T3	Marilyn Clawson Vice President (909) 612-5888/612-5858
Cyberg8t Internet Services 374 S. Indian Hill Blvd. Claremont, CA 91711	bbobo@cyberg8t.com cyberg8t.com	4,000+ 1995	Internet Dial-Up & Direct Connection, Web Site Design, Hosting & Promotion, Internet & Microsoft Training	Brian Bobo President (909) 398-4638/398-4691
CybergStrategies, Inc. 1126 W. Foothill Blvd., Ste. 175 Upland, CA 91786	info@csz.com csz.com	100+ 1995	Web Site Design/Hosting, Internet Marketing & Commerce, Custom Programming & Multi-Media Creation	Michael Carroll CEO (909) 924-9154/608-7061
Digital Odyssey & Communications, Inc. 10630 Town Center Dr. Rancho Cucamonga, CA 91730	webman@odc.net odc.net	300 na	Web Design & Programming, (+Database), Web Hosting, Computer Networks	Ming Sumarli President (909) 481-6874/484-5344
DiscoverNet 826 Brookside Ave. Redlands, CA 92373	info@discover.net discover.net	na 1995	Premier Internet Access, High-Speed Leased Lines, Web Hosting & Server Co-Location	Neil Abeynayake Dir. Network Ops. (909) 335-1209/335-1480
Electronic Commerce Network Systems 131 New Bedford Ave. Claremont, CA 91711	ken@tstonramp.com ecnsystems.com	N/A 1997	Web Hosting, Web Page Development, Electronic Catalog Development	Ken Allison President (909) 620-7724/620-8174
Enterprise for Economic Excellence 601 N. "E" St. San Bernardino, CA 92410	web@eee.org eee.org	4,107 1995	Dial & Direct Internet Access w/E-mail, Basic & Advanced Web Site Development & Hosting, Community-Based Electronic Commerce	Robert Berry, Ed. D. President (909) 386-7177/387-5493
EZ-Access Internet Connections 6841 Magnolia Ave. Riverside, CA 92506	tpitz@ez-access.com ez-access.com	na 1996	\$19.95 Full Service, Unlimited Dial-Up, Web Hosting & Consultation, Website Graphic Design	Dr. Trey Pitruzzello Owner (909) 222-4747/222-4745
Genesis Network 9251 Orco Pkwy., Ste. D Riverside, CA 92509	todd@genesisnetwork.net genesisnetwork.net	2,000+ 1995	Web Site Design, Web Site Hosting, Dial-Up Access	C. Moss/T. Key CEO/Mrkt. Dir. (909) 361-0949/361-0179
Inland Internet, Inc. 27851 Bradley Rd., Ste. 100 Sun City, CA 92586	info@inland.net inland.net	1,500 1995	\$19.95 Unlimited Dial-Up Access, Web Design & Hosting, Corporate/Business Accounts	Gary Buffington President/CEO (909) 672-6620/672-6633
JS-Systems 27186 Hwy. 189 Blue Jay, CA 92317	veneros@js-net.com js-net.com	1,000 1996	Internet Provider, Web Site Design, Pager Service	Ed Venero Owner (909) 336-6161/337-7093
LinkLine Internet Access, Inc. 10405 San Sevaine Way Mira Loma, CA 91752	sales@linkline.com linkline.com	2,300+ 1994	Dial-Up, Web Hosting, ISDN	Phil Arden President (909) 685-2000/351-7087
Navigato & Associates, LLC 6700 Indiana Ave., Ste. 110 Riverside, CA 92506	chris@navigato.com fastrak.net navigato.com	100 1996	ISDN -Business, Frame Relay- Dedicated, Web Hosting & E-Commerce	Chris Navigato President (909) 788-9334/788-9338
PE.net 3512 14th St. Riverside, CA 92501	info@pe.net pe.net	6,971 1985	Internet Access, Domain Name Service/ Virtual Service, Web Page Building	Mike Quinn New Media Mgr. (909) 320-7812/320-7815
Subnet 5225 Canyon Crest Dr., Ste. 71-347 Riverside, CA 92507	info@subnet.org subnet.org	N/A 1995	High Speed Internet Access; Internet, Intranet & Extranet Development; Web Hosting & E-mail Services	Shon Taylor President (909) 342-7945/342-7984
TST On Ramp 1011 N. Towne Ave. Pomona, CA 91767	ken@tstonramp.com tstonramp.com	2,000 1995	Residential Internet Service, Commercial Internet Service, High-Speed ISDN, T-1	Ken Allison President (909) 620-7724/620-8174
Wareforce 2361 Rosecrans Ave. El Segundo, CA 90245	fscott@wareforce.com wareforce.com	N/A 1985	Electronic Commerce, Computer Solutions, Computer Support	Anita Gabriel CEO (800) 777-9309/(310) 643-0824

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COMPUTERS/SOFTWARE

Mac vs. IBM: The Ancient Feud

by J. Allen Leinberger

They are ancient enemies. Mac people know about how two guys named Steve built the first Apple in their garage. IBM, meanwhile, was Big Blue, the ultimate corporation, with a staff wardrobe that looked like the "Men in Black."

It got really ugly in 1984 when, during the Superbowl, Apple ran a commercial that broke the stereotype of George Orwell's nightmare and announced the Macintosh. Here was the Apple that would define "user friendly." "Point and click" became as much a part of computer language as colon, backslash, backslash.

IBM scrambled. "How you gonna do it? OS2 it," they declared with a Charlie Chaplin "Little Tramp" character dancing around the TV. It was hard for the Mac people to hate a corporation; but the involvement of Seattle's Bill Gates in the development of IBM's disk operating system, or DOS, gave them a face to hate, especially when he got rich off of it.

"Windows 95 equals Apple 84," said the bumper stickers. "Microsoft Works" is a contradiction in terms. My personal favorite is "Intel inside . . . consider this your final warning."

Then, lately, people have been proclaiming the premature death of Apple. Technologically advanced, but weak in marketing. Too many models, the wrong models, lead to declining sales.

My daughter, Lisa Marie, even tells me that in 10 years there won't be any Macs. I tell her two things. First: Ten years from now none of the computers we use today will still be in use. Are any of us using computers from 1987? Whether IBM or Mac, the 1987 monochromatic, dot matrix technology is now stored in the garage. Second: Remember Lee Iacocca? When he came to Chrysler, they said the company was dead, it just hadn't fallen down yet. "They" were wrong.

As it happens, Apple may have found its own Iacocca in one of its founding fathers. Just after OS 7.6 came out, Apple bought NeXT computer company, which brought Steve Jobs back into the fold. He had left Apple and founded NeXT.

But now he was back, and by the time that OS8 was ready for release, Jobs had negotiated a \$150 million deal with Bill Gates and his Microsoft Company to co-op Apple technology.

This leads us to the Rhapsody Architecture. Mac OS8 was to be called Tempo. It would be followed in 1998 by two new operating systems: Allegro and Sonata. Rhapsody would be an industrial-strength operating system that would combine the technology of both Apple and NeXT.

Now, we are told, Rhapsody may well be the marriage that we all have been looking for. Rhapsody may be compatible with Intel!

While several programs exist already for Macs to read and/or edit Windows documents, and vice versa, the Rhapsody Unified Release may finally level the playing field. It may even tear down the net. If not, it will still be

designed to meet or exceed the performance of "alternative operating systems."

As for myself, I continue to use, and write about, Macintosh. Most of the people I know use it. It's true that many people say IBM has more programs, but David Pogue of "Mac for Dummies" fame has pointed out that if there were 10,000 programs written for Big Blue

and only 2,000 for Mac, there would still be a lot more Mac programs than you'll ever use.

I read that several religions from the days of the Protestant Reformation have opened their doors to each other in what they call "ecumenical openness."

If churches can come together, maybe computer people can, too.

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BUSINESS INFORMATION RESOURCES

WEB SITES

Aviastar Communications, Inc.<http://www.aviastar.net>
 Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculture
<http://www.atinet.org/aep>
 Bank@Home, Union Bank's Internet Banking Center
<http://www.tdmi.com/usa>
 Boy Scouts of America, Old Baldy Council
<http://www.cyberg8t.com/oldbaldy>
 California Center for Health Improvement
<http://www.webcom.com/cchi/>
 California state government home page
<http://www.ca.gov>
 CCCS Inland Empire (Credit Counseling, Bankruptcy, Credit Repair)
<http://www.credit.org>
 City Business Guide CITIVU Rancho Cucamonga
<http://www.citivu.com>
 Columbia Chino Valley Medical Center
<http://www.cvmc.com>
 Giant I.E. RV (Motorhomes & other RV'S)
<http://www.giantrv.com>
 San Antonio Community Hospital<http://www.sach.org>
 U.S. President<http://www.whitehouse.gov>

E-MAIL ADDRESSES

Bill Leonardsenator.leonard@sen.ca.gov
 California Center for Health Improvement
cchmail@aol.com
 Inland Empire International Business Association
ieibatrade@aol.com
 U.S. Government Printing Office, GPO Access
gpoaccess@gpo.gov
 U.S. Presidentpresident@whitehouse.gov

BULLETIN BOARD SERVICES (BBS)

Information is subject to change without notice and some operators may charge fees.
 Alice's Wonderland: Amateur radio, Psion and Renegade support, CD-ROM, No Ratios, On-line games, active message bases; (909) 597-4469.
 Apple Elite II: Networked messaging, on-line games, transfers for Apple II and Mac, 14.4 baud; (909) 359-5338.
 The Blueprint Place BBS: CAD-plotting server; drop "DWG" Auto-CAD files, zipped and text file in CAD library, 14.4 baud; (310) 595-5088.
 Mine and Yours BBS: WWIV Networks, Large File, MSG Base, Games, Internet e-mail and Local Echos, Fees free; (760) 244-0826.
 Ebix — Business: Business management, labor laws, CPA issues, human resources, employee benefits, 14.4 baud, 24 hours; (714) 239-6864.
 InvestorLink: Stock, commodity prices, real estate, daily news, personal finance, mutual funds, 28.8 baud, (818) 331-4611.
 Mommadillo's BBS & Breakfast: WwivNet, E-mail, TradeWards, Lord Scramble On-line, 14.4 baud; (310) 432-2423.
 PC-Windowmaker BBS — A.U.G.I.E.: Computer user group club BBS, supporting IBM, Atari and Mac downloads, on-line games, RIP menus, 28.8 baud. (909) 637-1274.

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CALENDAR⁹⁷

7 The Employers Group is hosting the Employment Law Update 1997 seminar. The seminar will provide information on minimizing legal exposure, avoiding costly lawsuits and staying ahead of legal challenges. It will begin at 8 a.m. and end at 2:30 p.m. A continental breakfast and lunch will be provided at the Historic Mission Inn,

3649 Mission Inn Ave., Riverside. Tickets are \$119 for members and \$149 for non-members. For more information, call (909) 784-9430.

8 If you are a woman employed in the financial services industry, one way to develop your skills and network with professionals who share your dreams is by joining

Financial Women International. A good way to get acquainted with this group is by attending their annual fund-raising event, "Walk in the Clouds II" at the Joseph Filippi Winery, 12467 Baseline Rd., Rancho Cucamonga. This event will take place from 6:30 to 8:30 p.m. Donation is \$25. Reservations can be made by contacting Lynn Smith, City National Bank, at (909) 276-8815.

16 - 17 Attend a seminar that provides a thorough overview of human resources management. On the first day, participants develop an understanding of the role of the personnel administrator and effective employee relations techniques. On the second day, legal requirements, personnel policies and interviewing techniques are covered. The functional areas of personnel administration receive special attention as part of this comprehensive seminar. Located at the Ontario Airport Hilton, 700 N. Haven, classes start at 9 a.m. and finish at 4 p.m. For more information, call (909) 784-9430.

18 Listen to the inspiring music of Shostakovich, Rimsky-Korsakov, Tchaikovsky and Glinka during the Russian Orchestral Master Works. Under the direction of Stewart Robertson, the San Bernardino Symphony Orchestra will perform at 4:15 p.m. at the California Theatre for the Performing Arts in San Bernardino. The orchestra was awarded the highest rating by the California Arts Council and is celebrating its 68th season. For more information, call (909) 381-5388.

11 -19 Make a beeline to the 1997 Farmers Fair and Expo at the Lake Perris Fairgrounds. This year, the event salutes Southern California's bee industry with a variety of free events and attractions. Watch as Dr. Norm Gary covers himself with 100,000 swarming bees while he soothes them with the tunes of Dixieland jazz on his clarinet. Buzz on over to the Perris Valley Dodge Stage and catch the spellbinding feats of hypnotist Steve Bayner. For more information, call (909) 657-4221.

31 Big Smoke Las Vegas Weekend - Cigar Aficionado magazine presents a three-day symposium on rating and tasting cigars at Bally's Hotel & Casino. Take advantage of the opportunity to walk around and sample cigars from the more than 40 premium cigar producers that will be there. You can also enjoy premium wines, champagne, cognacs, single malt scotches, vintage ports and other fine spirits and beer from the extensive array of drink exhibitors. Commemorate your attendance with a souvenir; humidors, lighters, cutters, ashtrays, pens, watches and much more will be available. For more information, call (212) 687-4224

REGULARLY SCHEDULED EVENTS

Monday

Business Builders of Rancho Cucamonga, weekly, 7 a.m. at Socorro's Mexican Restaurant, 10276 Foothill Blvd., Rancho Cucamonga. Membership: \$25. Contact: Dawn Grey, (909) 484-5244; Shirley Patrick, (909) 625-2386.

Personal Break Through/Networking, weekly 7 a.m. at 7385 Carnelian St., Rancho Cucamonga. The club meets to discuss maximizing-business and personal leverage. Contact: Warren Hawkins, (909) 626-2681 or (909) 517-0220 (pager).

Tuesday

Business Network International, La Verne Chapter, weekly, 7 a.m. at Cino's, 309 E. Foothill Blvd., Pomona. Contact: Donald Clague, (909) 593-3511.

Business Network International, Inland Valley Chapter, weekly, 7 to 8:30 a.m. at Mimi's Cafe, 370 N. Mountain Ave., Upland. Contact: Lorie Martinez, (909) 608-0500.

Ali Lassen's Leads Club, Claremont Chapter, weekly, 7:15 a.m. at the Claremont Inn, 555 W. Foothill Blvd., Claremont. Contact: Philip Board, (909) 981-1720. Regional office: (800) 767-7337.

Wednesday

Business Network International, Chino Valley Chapter, weekly, 7 a.m. at Mimi's Cafe, Spectrum Marketplace, 3890 Grand Ave., Chino. Contact: Mike Agee, (909) 591-0992.

Business Network International, Rancho Cucamonga Chapter, weekly, 7 a.m. at Plum Tree Restaurant, 1170 W. Foothill Blvd., Rancho Cucamonga. Contact: Michael Cunerty, (909) 467-9612.

West End Executives' Association, weekly, 7 to 8 a.m. at Ontario Airport Marriott Hotel, 2200 E. Holt Blvd., Ontario. Contact: (909) 949-3525, or (818) 960-5834.

Toastmasters Club 6836, the Inland Valley Earlybirds of Upland, weekly 6:45 a.m. at Denny's, northwest corner of Seventh Street and Mountain Avenue in Upland. Info: Nancy Couch, (909) 621-4147.

The Institute of Management Accountants Inland Empire Chapter, the fourth Wednesday of the month, 6:30 a.m. at the Mission Inn, 3649 Seventh St., Riverside. Contact: Ester Jamora (818) 305-7200 Ext. 106.

The Rancho Cucamonga Women's Chapter of Ali Lassen's Leads Club, weekly, 7:15 a.m. at Mimi's Cafe, 370 N. Mountain Avenue. Info: Patricia Brookings, (909) 981-4159 or (909) 594-5159.

Thursday

Consumer Business Network, weekly, 7 a.m. at Michael J's, 201 N. Vineyard Ave., Ontario. Meeting Charge: \$15 including breakfast. Contact: (818) 446-1986. Host: Sandy Patterson.

Business Network International, Upland Chapter, weekly, 7 a.m. at Denny's, 385 S. Mountain Ave., Upland. Contact: Jim Mangiapane, (909) 946-6616.

The Chino Hills Chapter of Leads Club, weekly, 7:15 a.m. at Mimi's Cafe, 3890 Grand Ave., Chino. Contact: Nicole Smith, (909) 393-4304, or Shirley Ash, (800) 767-7337.

Friday

Sales Success Institute - "Prospecting Without Cold-Calling!," with D. Forbes Ley, author of "Success Today!" weekly, 1:30 p.m. to 5:00 p.m. at the Ontario Airport Marriott. Free, but reservations a must. Call (800) 772-1172. Preview: www.sell-fast.com

Saturday

People Helping People to Keep Dreams Alive!, weekly, 1:30 p.m. at The Peoples Place, 135 W. First Street, Claremont. Info: Dr. D.M. Yee, (909) 624-6663.

Sunday

Claremont Master Motivators Toastmasters Club, weekly, 6 to 7:30 p.m. in the Jagels Building at Claremont Graduate School, 165 E. 10th St., Claremont. Contact: Chuck or Dolores Weck, (909) 982-3430.

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The Family Medical Leave Act ...

continued from Page 58

FMLA's requirements.

As with any new law, the FMLA draws attention to whether regulation serves its intended purpose. Some government officials want to broaden its coverage to include employers with 25 or more employees. Extending the amount of permissible leave beyond 12 weeks has also been proposed. Other officials applaud the attempt to balance the demands of the work place with the needs of America's families but do

not wish to extend government regulations.

Since the FMLA has become a hot topic on Capitol Hill, you will want to track any developments that may affect your coverage. You may also check state law to see if any additional coverage is available.

Lazaro Fernandez is a partner in the law firm of Gonzalez & Fernandez LLP located in downtown Los Angeles. He is a former law clerk to the Honorable Mitchel R. Goldberg, U.S. bankruptcy judge in Riverside.

The Nuts and Bolts ...

continued from Page 45

• IRAs

Effective for tax years beginning after December 31, 1997, additional IRA options are available to taxpayers, including education IRAs, Roth IRAs and Deductible IRAs.

• *Penalty-Free Withdrawals from IRAs to Cover Education Expenses and First-Time Home Purchase*
Effective for tax years beginning after December 31, 1997, the 10 percent early withdrawal penalty does not apply to distributions from retirement IRAs for education expenses and for first-time home purchases.

• *Estimated Tax Requirements*
Beginning in 1998, the maximum safe harbor for estimated tax payments equals 100 percent (down

from 110 percent) of the prior year's tax liability. This percent is gradually adjusted higher in future years, returning to 110 percent in 2002.

In addition to the changes discussed above for individual taxpayers, the new tax law includes many significant changes for estate planning and small business owners. Now is the time for everyone to review their current estate plan to secure the best use of new opportunities.

Robert J. Sepe is a tax consulting partner and Tracey Cummings is a tax consulting manager with Ernst & Young LLP. Ernst & Young LLP is a leading international service firm with more than 71,500 people in 130 countries and more than 23,500 in 89 offices in the United States.

Go to school ...

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reimbursement of lost wages and work benefits caused by the acts of the employer.

Any covered employer who willfully refuses to rehire, promote or otherwise restore an employee or former employee who has been determined as eligible for rehire or promotion is subject to civil penalties. The civil penalty is an amount equal to three times the amount of the employee's wages and work benefits. These penalties can be accessed as a result of a grievance procedure, arbitration award or

hearing authorized by law.

Barbara Lee Crouch is the Riverside-San Bernardino counties regional manager for The Employers Group, formerly Merchants & Manufacturers Association. The 100-year-old non-profit company is one of the largest employer representatives for human resources management issues in the nation. The group serves more than 4,000 member firms which employ approximately 2.5 million workers. Crouch may be contacted by calling (909) 784-9430. Or, for more information, refer to the group's website at <http://www.hron.org>

ICC Is a Friend ...

continued from Page 49

These business concerns are brought to the attention of governments throughout the world.

The ICC International Court of Arbitration is the most commonly used authority for the resolution of international commercial disputes by arbitration. While the ICC cannot legislate (not being a governmental agency), its rules can be legally enforced when included in international trade related contracts.

The ICC sector International Bureau of Chambers of Commerce strengthens cooperation between chambers in every part of the world, linking the industrialized world with counterparts in developing nations. This sector also manages the ATA Carnet system, which permits the temporary import of sample or display products.

ICC Conferences is a division created in 1996 to disseminate expertise in international business

practices through a worldwide program of seminars.

The Institute of International Business Law and Practice conducts research and provides information from the legal community. The specialized Commercial Crime Services is the umbrella organization of three ICC sectors dealing with crime that affects business.

Simple misunderstandings are the most common cause of problems in an international business relationship. Since the International Chamber of Commerce promotes neutral business practices that are understood worldwide, it is a good source to facilitate the U.S. exporter's success on the international market.

Susan Thomas established Export Associates in 1991 specifically to help small manufacturers get their products sold on the international market. Thomas may be contacted by calling (714) 282-7694.

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EXECUTIVE TIME OUT

Vancouver: The Gleaming Diamond of British Columbia

by Camille Bounds, Travel Editor

Young, energetic, full of vitality, different, beautiful, eclectic, vibrant — these are adjectives that have been applied to Vancouver British Columbia, and not without good reason. This area is growing with a fast upward spiral that has attracted an influx of foreign trade, much due to the Hong Kong hand over. A nonstop quality construction and development boom for the past 10 years has changed Vancouver so vividly and is bringing this delightful city into the 21st century with so many changes that natives who have been away a few years can hardly believe the progress.

Vancouver is just a little more than 125 years old. When British

Columbia became a part of the British confederation in 1870, Vancouver was just being born. The Chinese came for gold in 1850 and called the province Gum-sham or Gold Mountain. They built the Canadian Pacific Railway that opened the doors to the commerce that created the positive nonstop roll into the 20th century. From cobbled late Victorian Gastown to shiny post-modern glass cathedrals of that commerce, the short but amazing history of growth unfolded.

A stunning harbor

With the stunning natural harbor as a backdrop, Vancouver has become the busiest port on North America's west coast. It operates all year round, handling all of Canada's trade with Japan and the East.

Outdoor paradise

On clear days, mountains seem close enough to touch. Here is a place skiing on a world-class mountain and rock climbing are a draw for sports enthusiasts worldwide. Mountain biking, kayaking and wilderness hiking are available in close proximity to the outdoor lover. Two wilderness parks — each a thousand acres — are situated within city limits for the enjoyment of the locals and visitors alike.

Stunning sculpture

A visit to the Museum of Anthropology on the campus of the University of British Columbia will give the visitor insight to early native life. A stunning sculpture by Bill Reid, called the Raven, and the gigantic totem poles at the entrance are worth the visit alone to this beautifully designed building.

The layout

The main part of Vancouver includes the downtown area, Stanley Park and the West End high rise residential neighborhood. The city sits on a peninsula bordered by the English Bay and the Pacific Ocean on the west; by False Creek, (where the super 1982 Expo was held), the inlet home of Granville Island, to the south, and to the north by Burrard Inlet, the working port of the city.

Gastown and Chinatown lie on the edge of Burrard Inlet, around Main Street, which runs north-south and is roughly a dividing line between the east and west sides.

Gastown

Gastown evolved when an enterprising young man saw a need and filled it. The employers of the sawmills in the mid 19th century had a ban on drinking on mill property, and the workers had to take a long trip to town to New Westminster for a whisky.

The former river boat captain Jack Deighton landed his canoe with his wife and a cask of good grade whisky and built a saloon close to the mill property. The workers immediately began drinking there and called him "Gassy Jack" because he was so garrulous.

A small community rose up around his establishment and became known as Gassy's Town, and that "town" was the embryo for what is now Vancouver. The area is now known as Gastown. The area sunk into a downtrodden, poor area for many years until 1970 when it was renovated. The Victorian buildings were restored into pleasant restaurants, boutiques, bars and galleries. The streets were set with brick with lamps of that era, and street vendors and street performers bring the delightful flavor to the area.

Seeing is believing

Be sure to view the world's thinnest office building. The Sam Kee building was built in 1912 on an area that only had room for a six-foot-wide structure. It is noted in the "Guinness Book Of Records" and "Ripley's Believe It Or Not." A thriving insurance business operates from this building that is six feet wide and 27 feet high with a glass paneled roof, bow windows on the upper floors and a basement under the sidewalk.

Canada Place

Canada Place is a glorious, huge complex left over from the Superbowl Expo 86. It is a major city landmark with its tent-like sails and overall resembles an ocean liner. It houses shops and restaurants and

offers marvelous views across Burrard Inlet. It now is home to the city's World Trade Center, BC Convention Center and the Pan Pacific Hotel. It is also a terminal for the cruise ships leaving and returning to and from Alaska.

Getting there

Air Canada offers its fine service to Vancouver with three nonstop flights everyday. This is a popular destination, and most airlines offer flights to Vancouver. Check with your travel consultant for times and best rates.

Camille Bounds is the travel editor for Sunrise Publications and the Inland Empire Business Journal.

Where to Stay

Pacific Palsades Hotel - The High Rise of the Bottom Line

Out-back! Down-size! Spend-wisely! Economize! - Faced with headlines like these, today's business traveler is more hard-pressed than ever to find creative ways to meet an elevated bottom-line. Business travel habits have changed drastically over the past few years. Big and small companies are keeping a close eye on travel expenditures, and are looking for ways to add value to business travel.

Shangri-La Hotels and Resorts' Pacific Palsades Hotel in Vancouver, British Columbia, offers an all-suite, value-added alternative and innovative programs for this new generation of corporate client.

Shangri-La's Valued Guest Program provides outstanding value for the travel dollar. Payment of published room rates automatically upgrades guests to the next highest room category. Complimentary services include: Limousine travel from and to the airport, full breakfast each day, plus laundry and dry cleaning service.

Four Reasons to Stay at Shangri-La's Pacific Palsades Hotel in Vancouver

1. **Unbeatable Location.** Located in the heart of downtown Vancouver on dynamic Robson Street, you're just a few minutes walk to the business district, sandy beaches, shopping and unspoiled 1,000 acre Stanley Park.
2. **Breathtaking Views.** The North Shore mountains, ships in Burrard Inlet and English Bay, plus glittering cityscape... the panoramic views are inspirational.
3. **Just-Like-Home Comfort.** Two or three telephones, voice-messaging and a computer/modem hook-up let you carry on your business with ease.
4. **Health Club.** 55 ft. indoor pool, whirlpool, sauna, fully-equipped exercise room, table tennis, TV, patio, showers and lockers. Optional services include a snack bar, bicycle rental, massage, shiatsu, suntan and personal fitness sessions.



Rob Melaychuk/Driveaway Lobby

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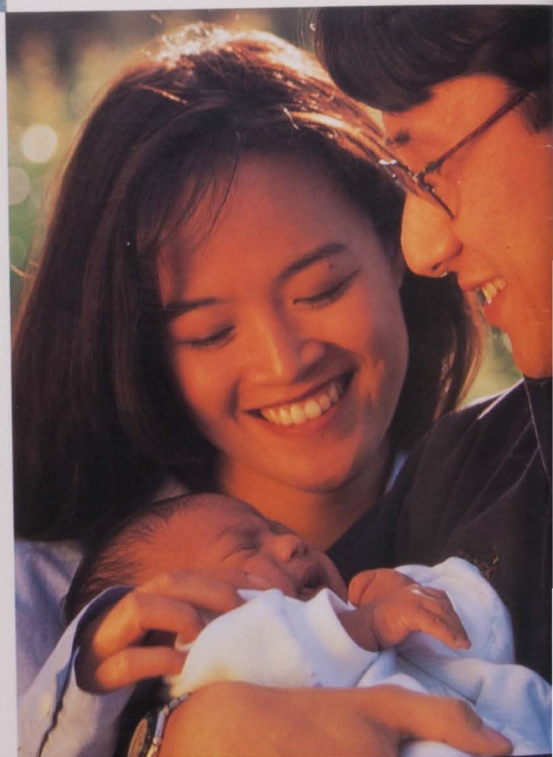
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